

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.

Application No. 09/677,401

Attorney Docket No. 5125.02

1/51

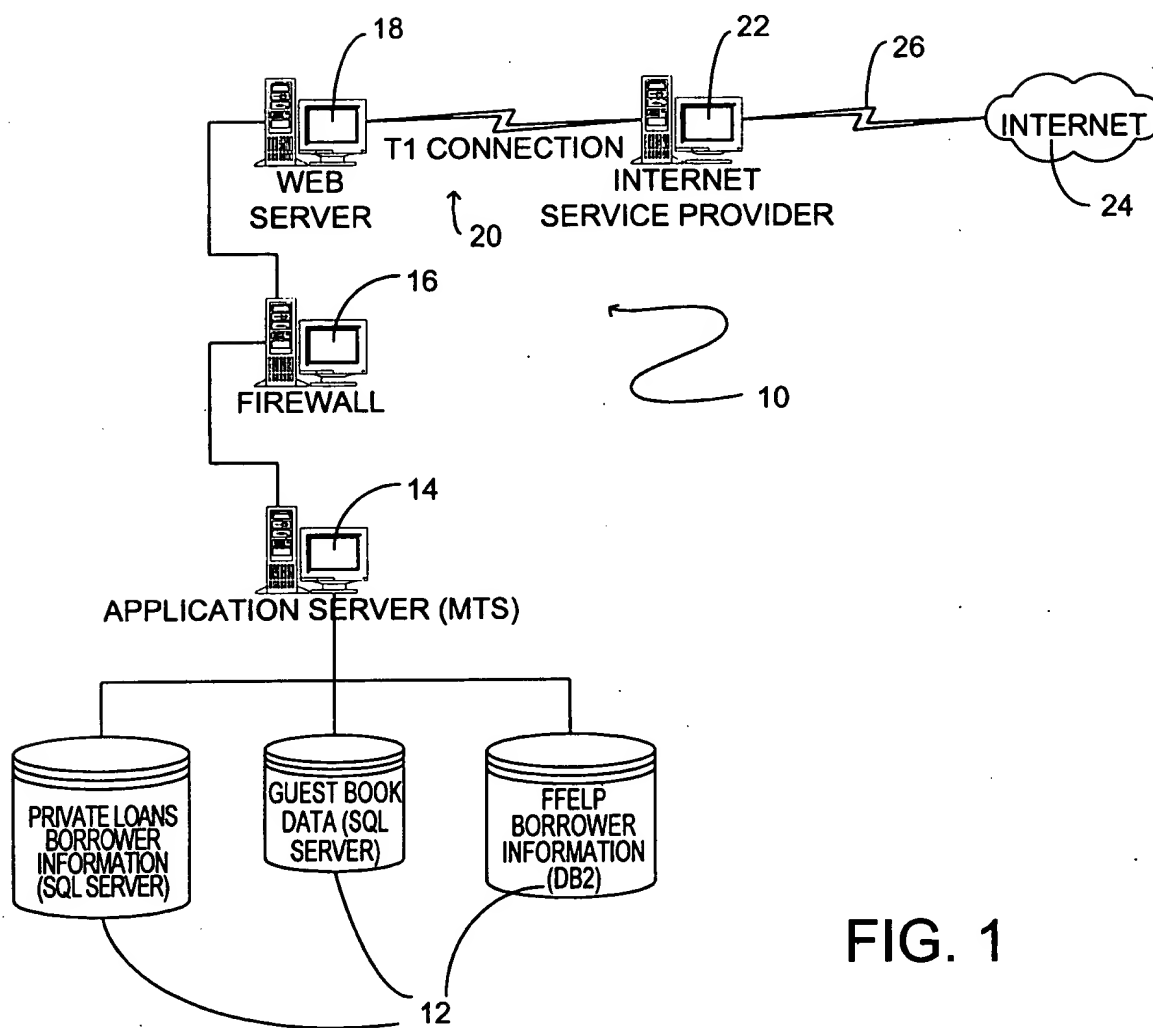
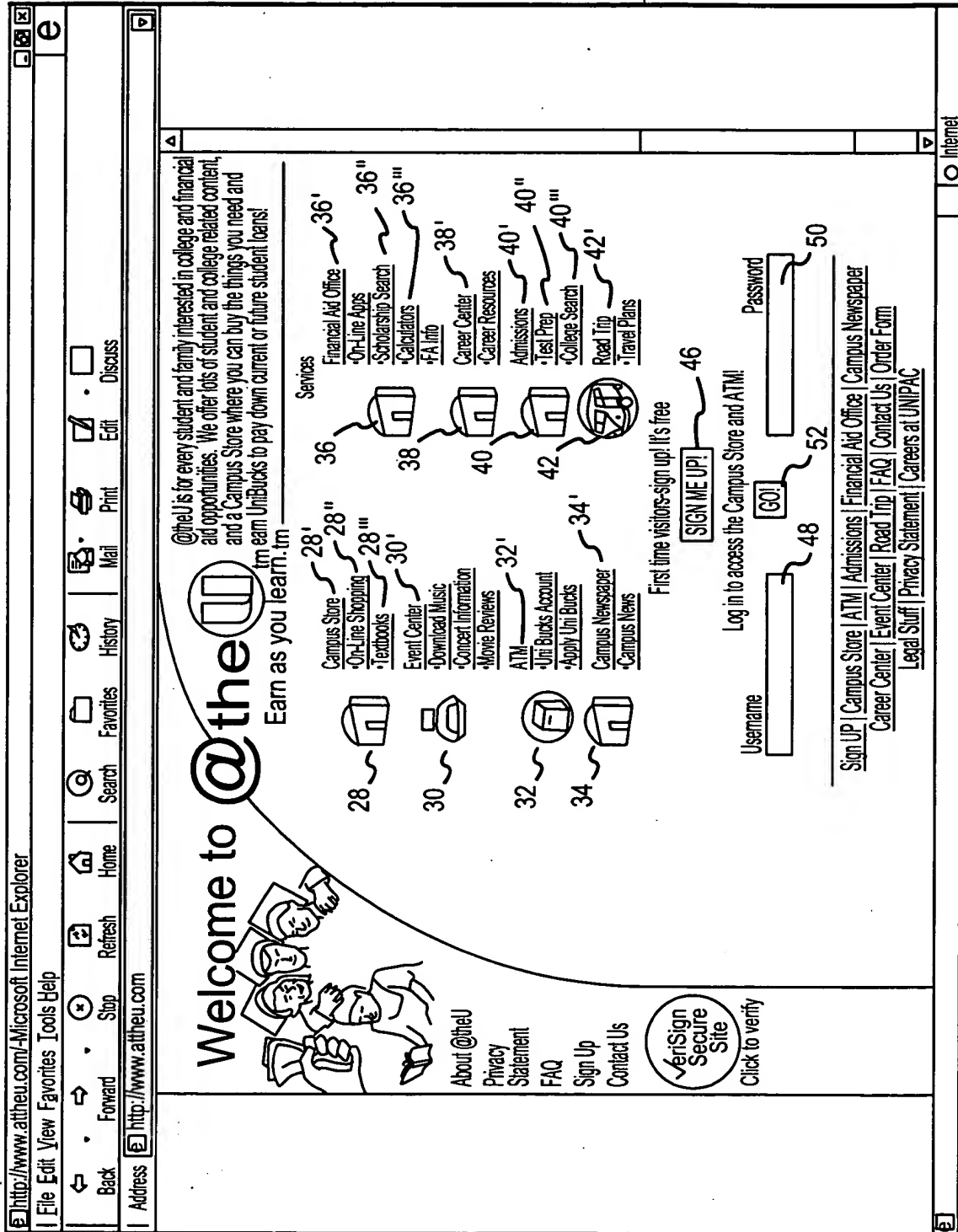


FIG. 1

2/51

FIG. 2



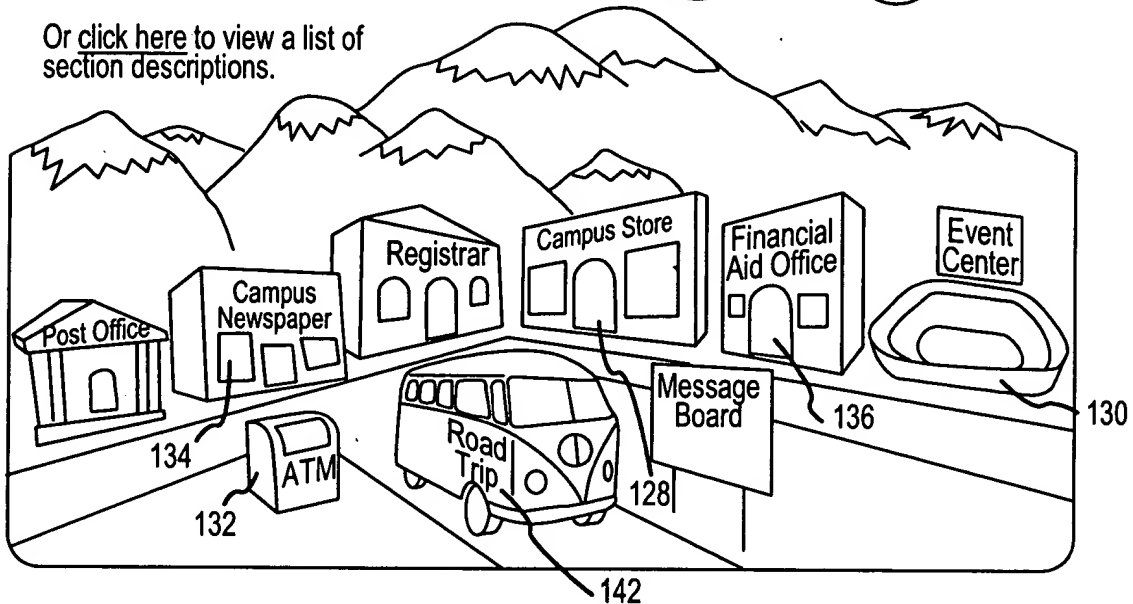
3/51

Welcome to

@the  sm

> Point your mouse to any of the buildings on the @theU campus to view a description of the sections.

Or [click here](#) to view a list of section descriptions.



@theU is an entirely original web site with free membership to current and prospective college students as well as their family members and friends. @theU is also the first internet site in the nation that has a loyalty program that members can use to reduce the balance of a student's loan. You are just a click away from filling out an application for a student loan, searching for scholarship information, purchasing books/CDs/clothing and other items in the mall, making travel arrangements, and much more. Move your mouse pointer over the objects in the @theU picture for an overview of each area or come in and visit our web community. @theU has it all!

First Time Visitors Sign-up Now!...It's FREE!

146

Returning members please sign in below to earn UniBucks.

Username

148

SUBMIT

152

Password

150

 UNIPAC sm



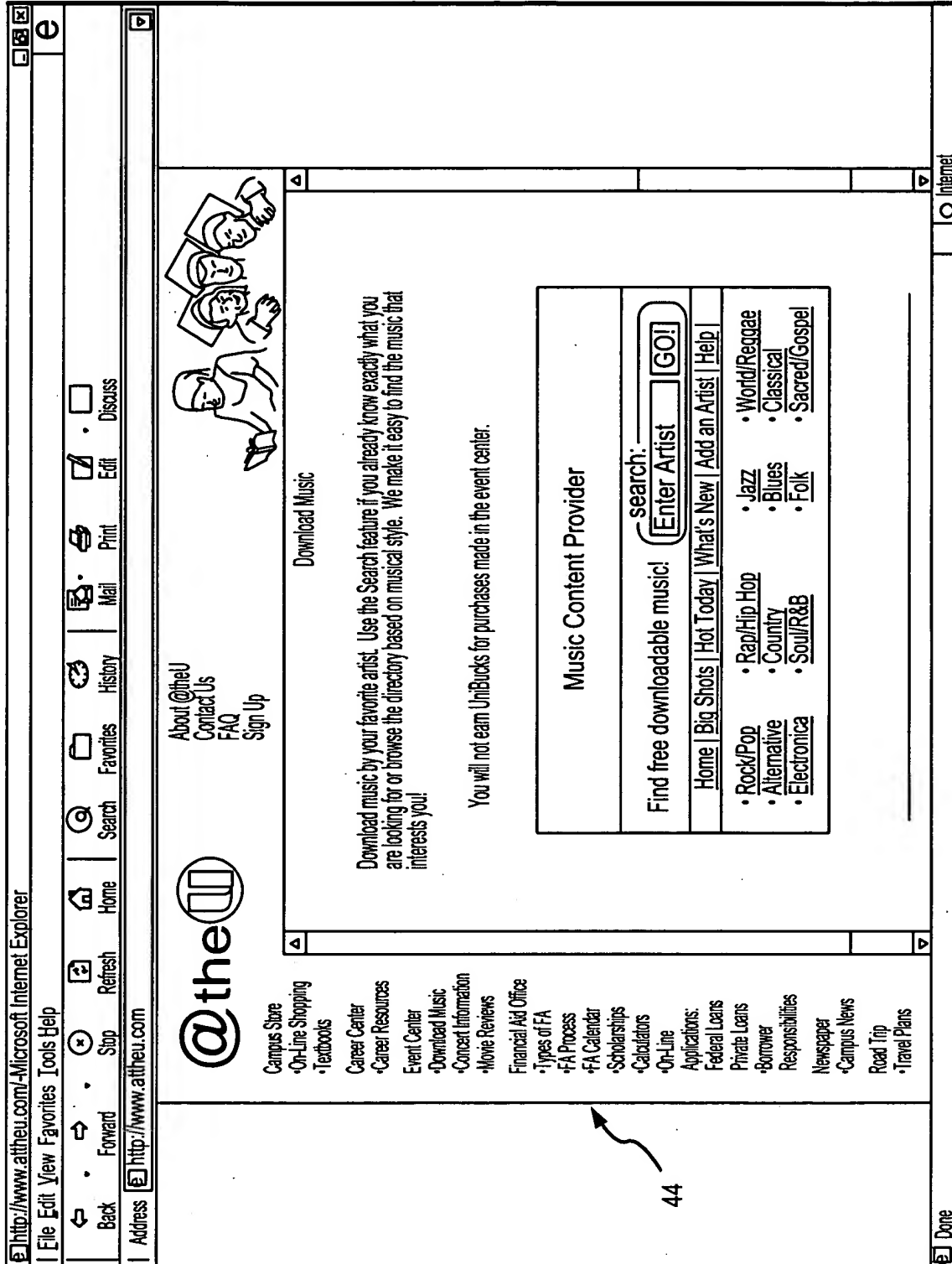
Click to verify

[Registrar Office](#) | [Campus Store](#) | [ATM](#) | [Financial Aid Office](#) | [Campus Newspaper](#)  
[Event Center](#) | [Road Trip](#) | [Message Board](#) | [Post Office](#) | [Order Form](#)

FIG.3

4/51

FIG. 4



**FIG. 5**

[@theU](#) | Concert Information-Microsoft Internet Explorer  
File Edit View Favorites Tools Help

---

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

---

Address [http://www.atheu.com/event\\_center/concert\\_info/](http://www.atheu.com/event_center/concert_info/)

---

- Campus Store
- On-Line Shopping
- Textbooks
- Career Center
- Career Resources
- Event Center
- Download Music
- Concert Information
- Movie Reviews
- Financial Aid Office
- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line
- Applications:
- Federal Loans
- Private Loans
- Borrower
- Responsibilities
- Newspaper
- Campus News
- Road Trip
- Travel Plans

## @theU

About @theU  
Contact Us  
FAQ  
Sign Up

### Concert Information

To find a concert in your area, enter one or more search criteria in the boxes below (you can leave any box empty).

Name of Artist	<input type="text"/>
Venue	<input type="text"/>
Concerts Between	<input type="text"/> and <input type="text"/>
	(i.e. 1/30/99)      (i.e. 1/30/99)
City	<input type="text"/>

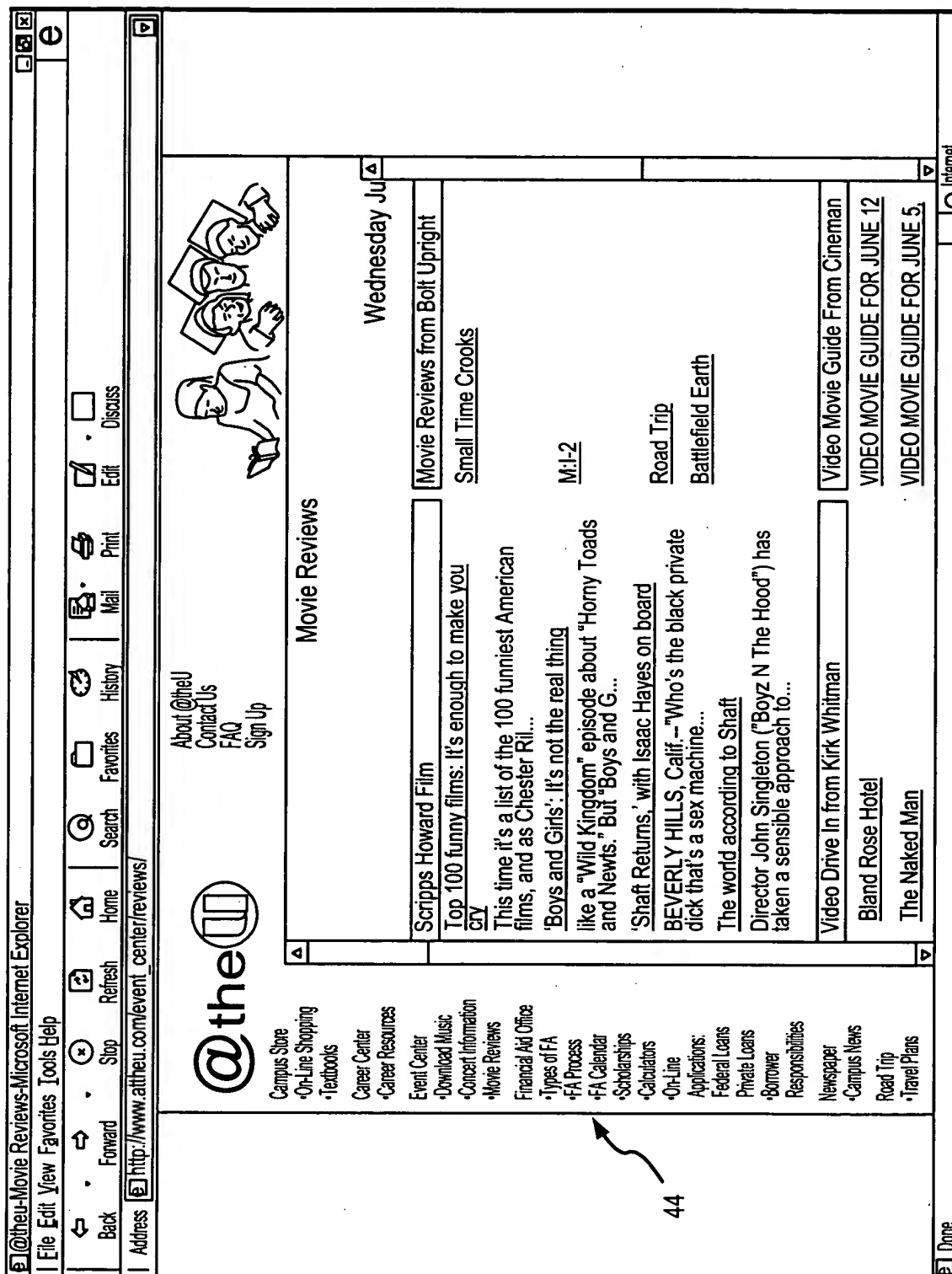
[Search >](#)

---

[Sign Up](#) | [Campus Store](#) | [ATM](#) | [Admissions](#) | [Financial Aid Office](#) | [Campus Newspaper](#)  
[Career Center](#) | [Event Center](#) | [Road Trip](#) | [FAQ](#) | [Contact Us](#) | [Order Form](#)  
[Legal Stuff](#) | [Privacy Statement](#) | [Careers at UNIPAC](#)

6/51

FIG. 6



LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.

Application No. 09/677,401

Attorney Docket No. 5125.02

7/51

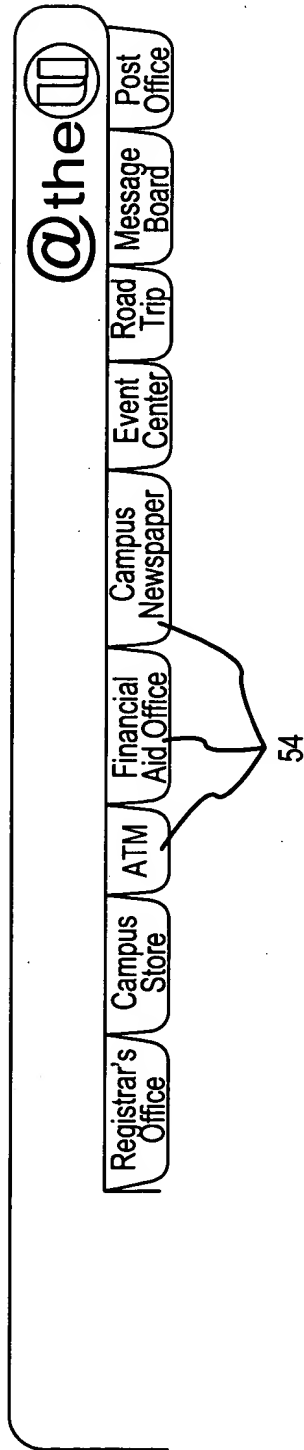


FIG. 7

8/51

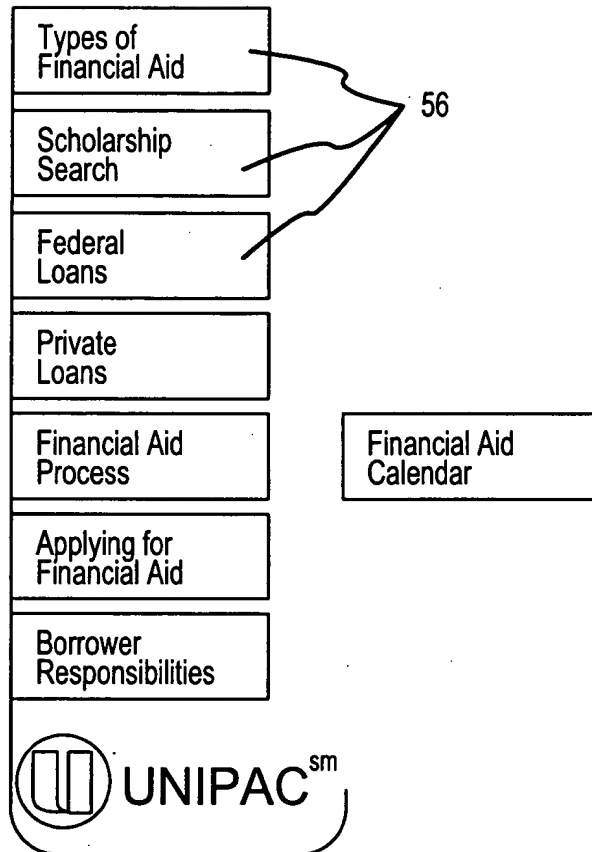
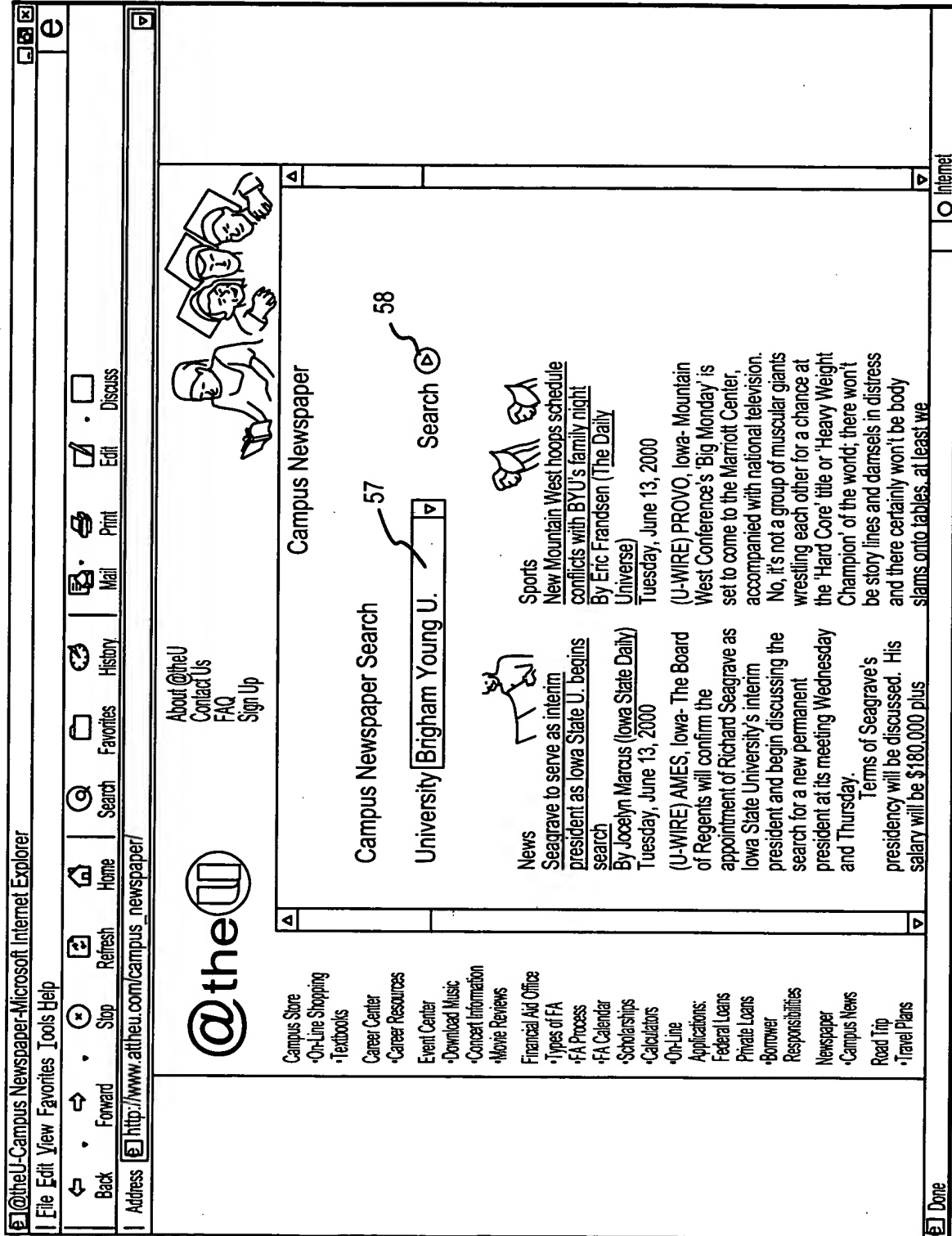


FIG.8



9/51

FIG. 9



10/51

**FIG. 10**

**@theU**

By answering the questions that follow, SRN Express will save you hours of research as you look for financial aid and scholarship resources for your higher education. You have the best chance to locate funds if you start your research 10 to 16 months before the academic year of interest.

### Scholarship Search

#### Personal Information

State of Legal Residence [Any State] ▼

Sex ☐ Male ☒ Female

Race [Any Race] ▼ (primary)  
[Any Race] ▼ (secondary)

Heritage [Any Heritage] ▼ (primary)  
[Any Heritage] ▼ (secondary)

Religion [Any Religion] ▼

Citizenship United States ▼

#### Enrollment Information

Scholarship Grade Level [1st Year/Freshman] ▼

Career Objectives [ ] (List of Career Codes)

Course of Study [ ] (List of Codes)

Grade Point Average [0.00] (GPA on a 4.0 Scale)

Address [http://www.atheu.com/financial\\_aid/scholarships/](http://www.atheu.com/financial_aid/scholarships/)

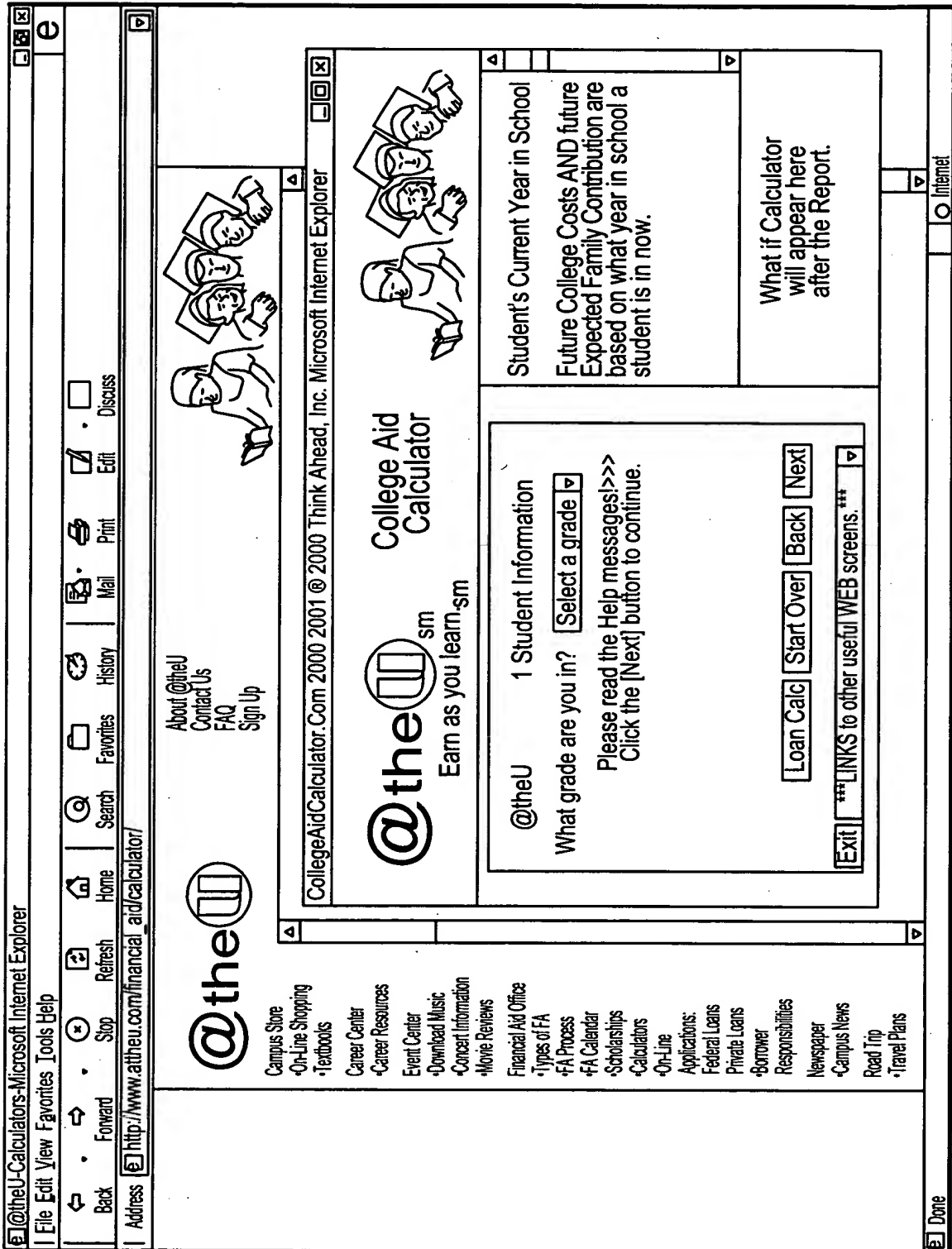
Navigation: Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Help: About @theU Contact Us FAQ Sign Up

Footer: © 1999 @theU All rights reserved. | Done

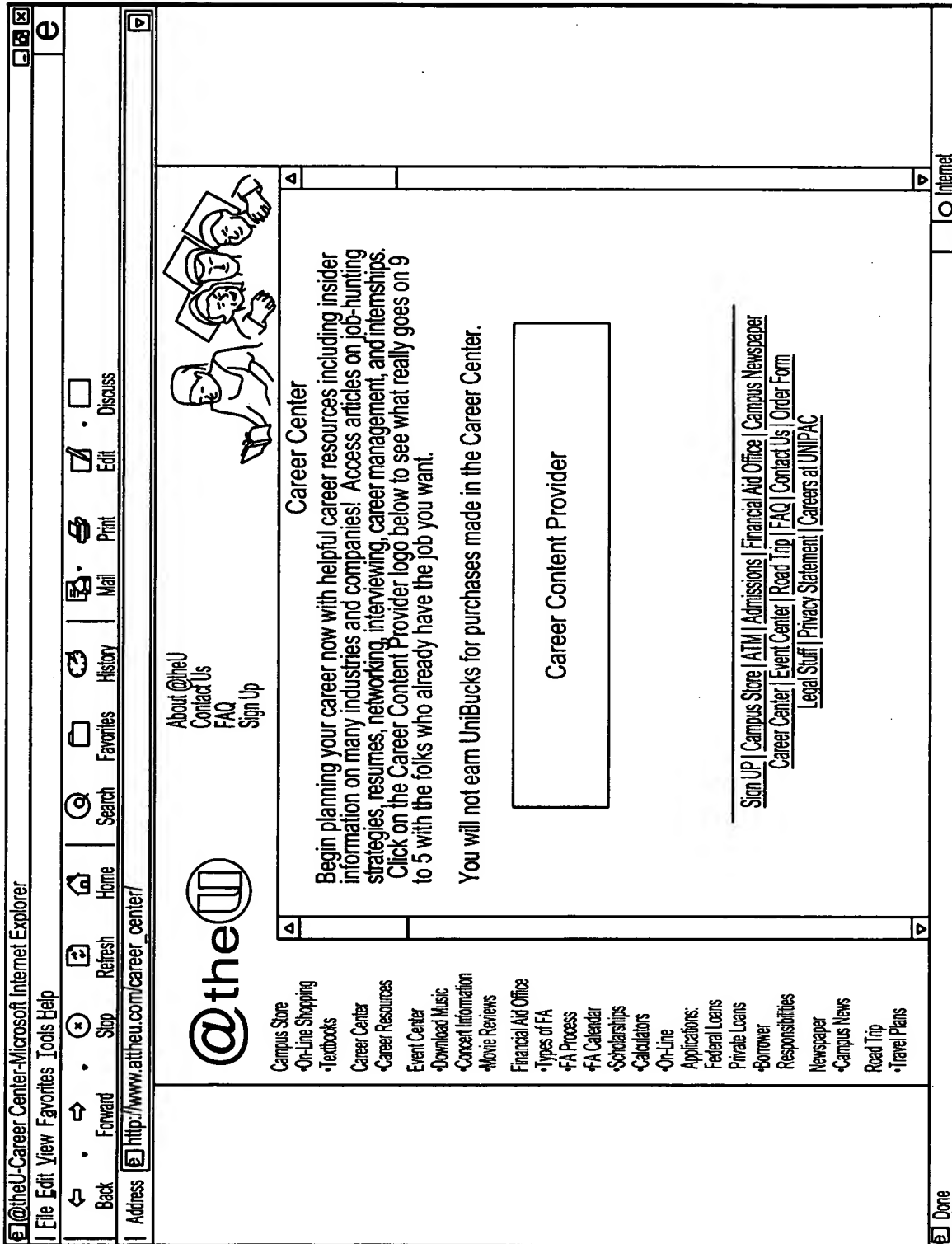
11/51

FIG. 11



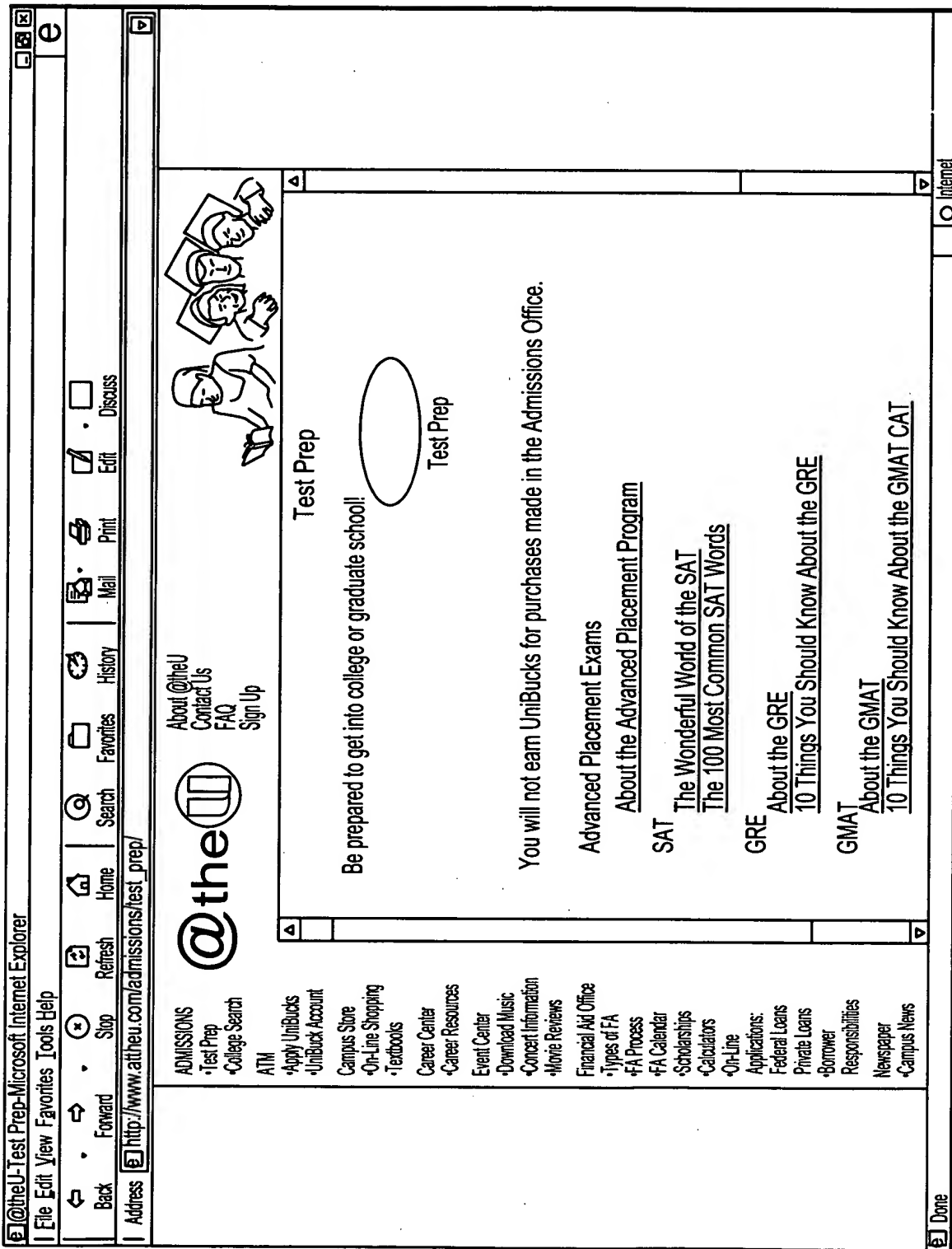
12/51

FIG. 12



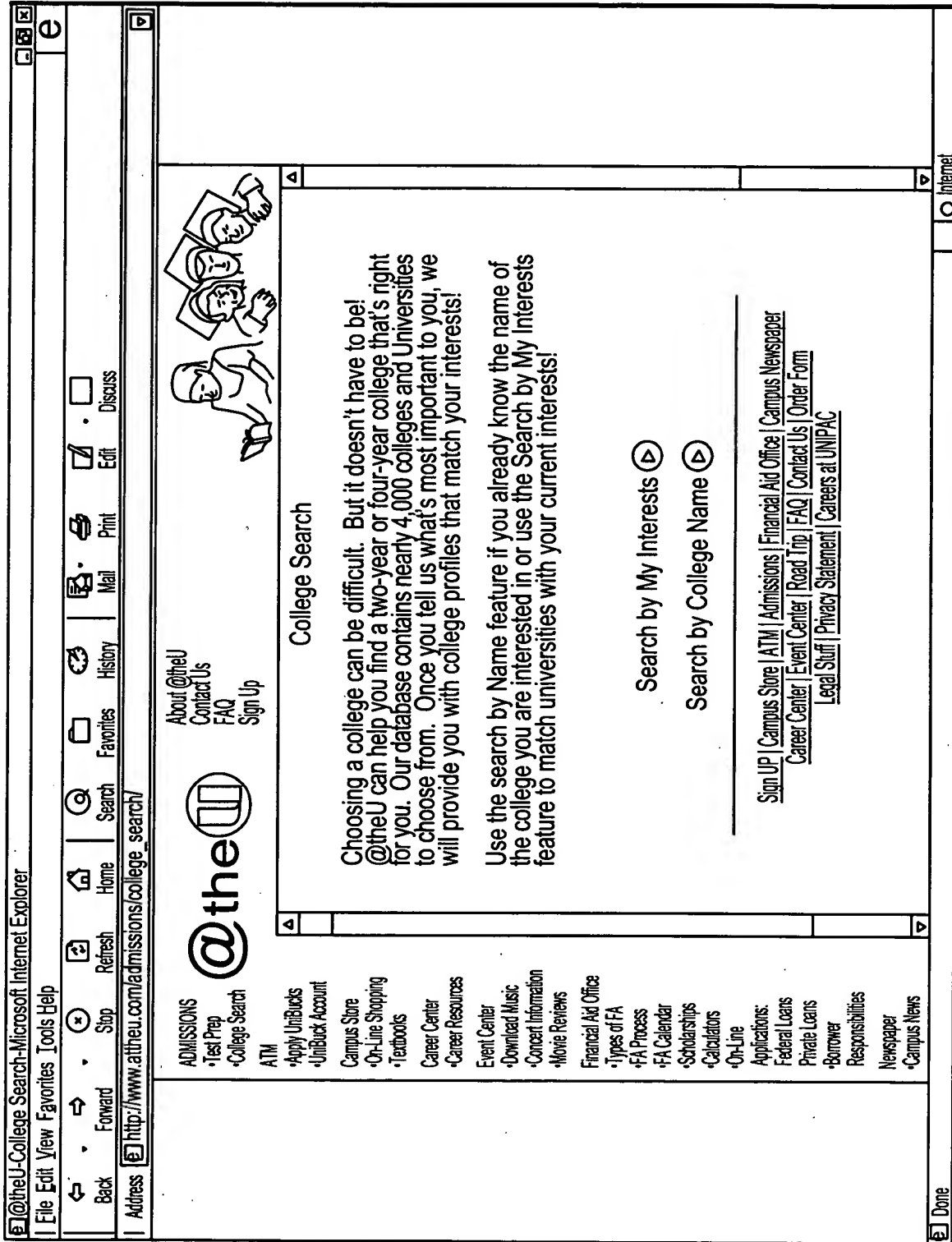
13/51

FIG. 13



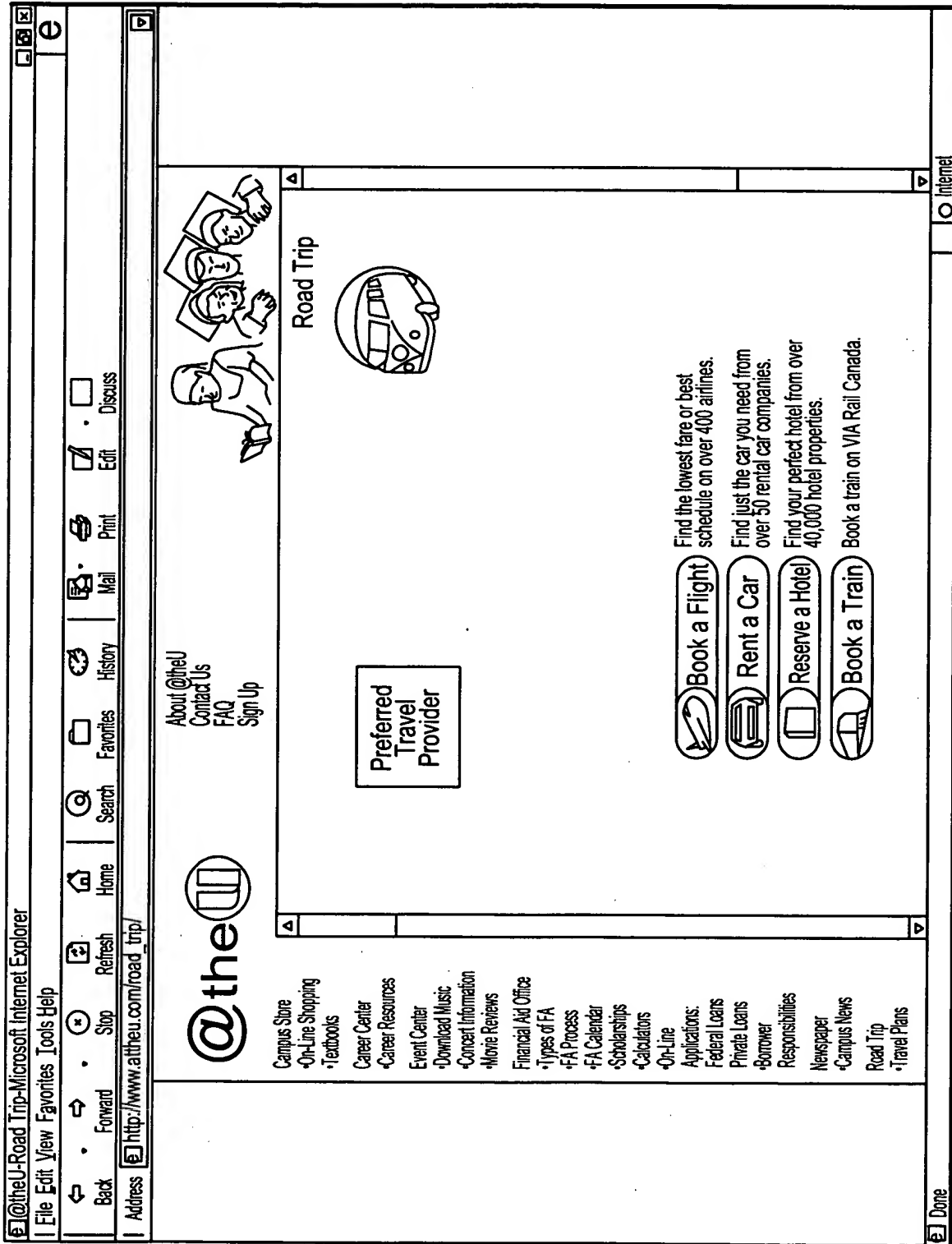
14/51

FIG. 14



15/51

FIG.15



LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.

Application No. 09/677,401

Attorney Docket No. 5125.02

16/51

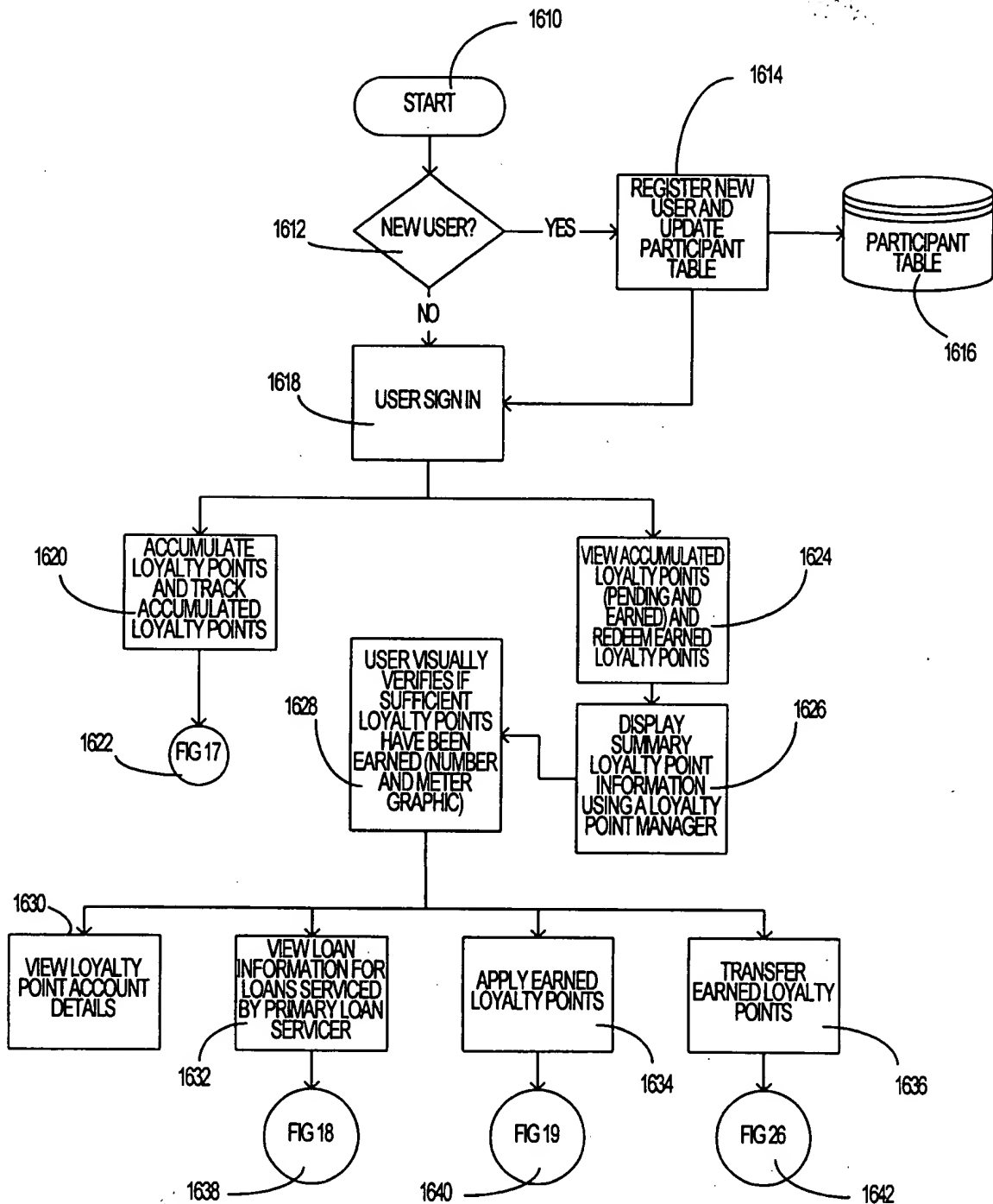


FIG. 16



17/51

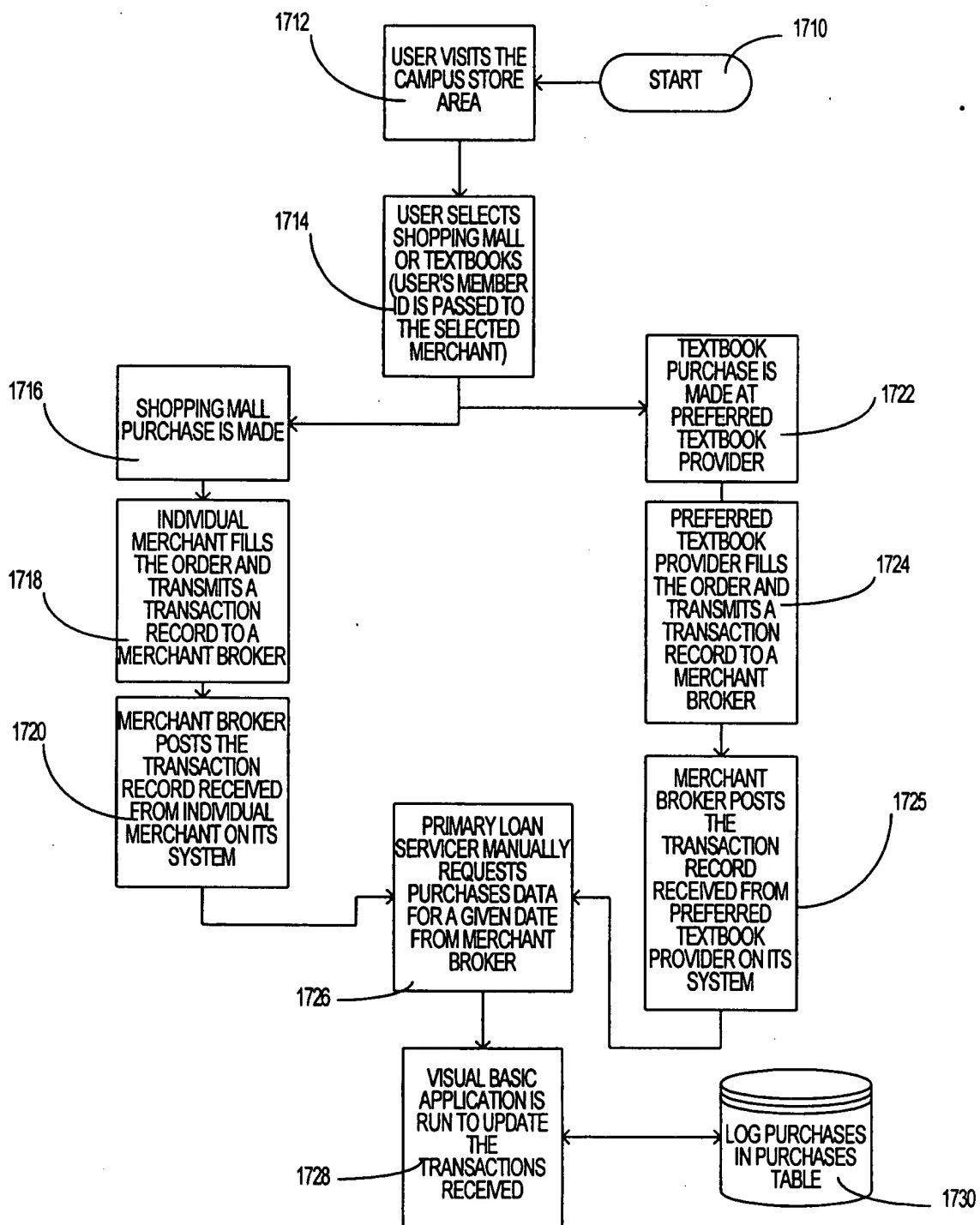


FIG. 17

18/51

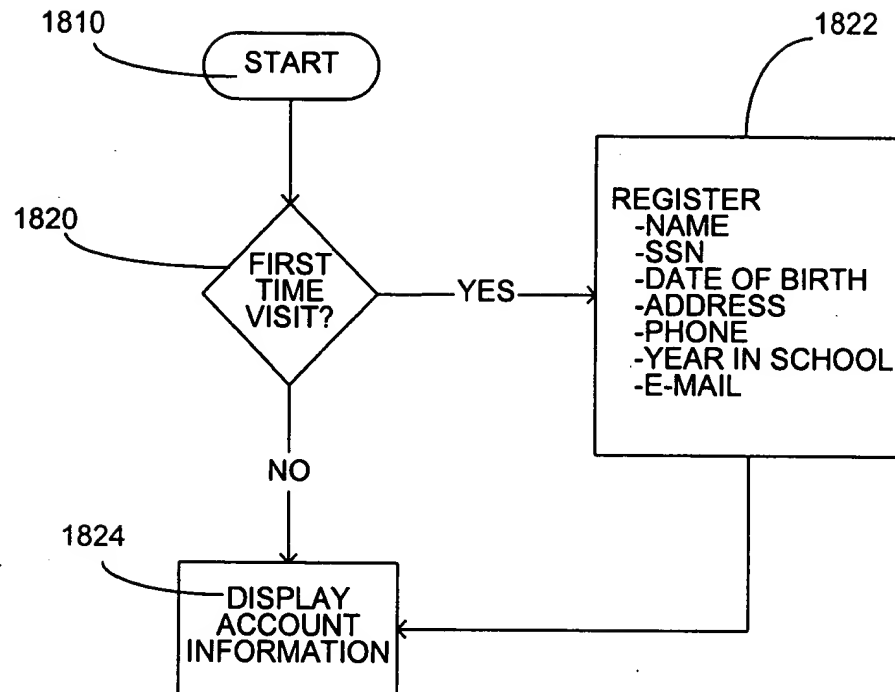


FIG. 18

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.

Application No. 09/677,401

Attorney Docket No. 5125.02

19/51

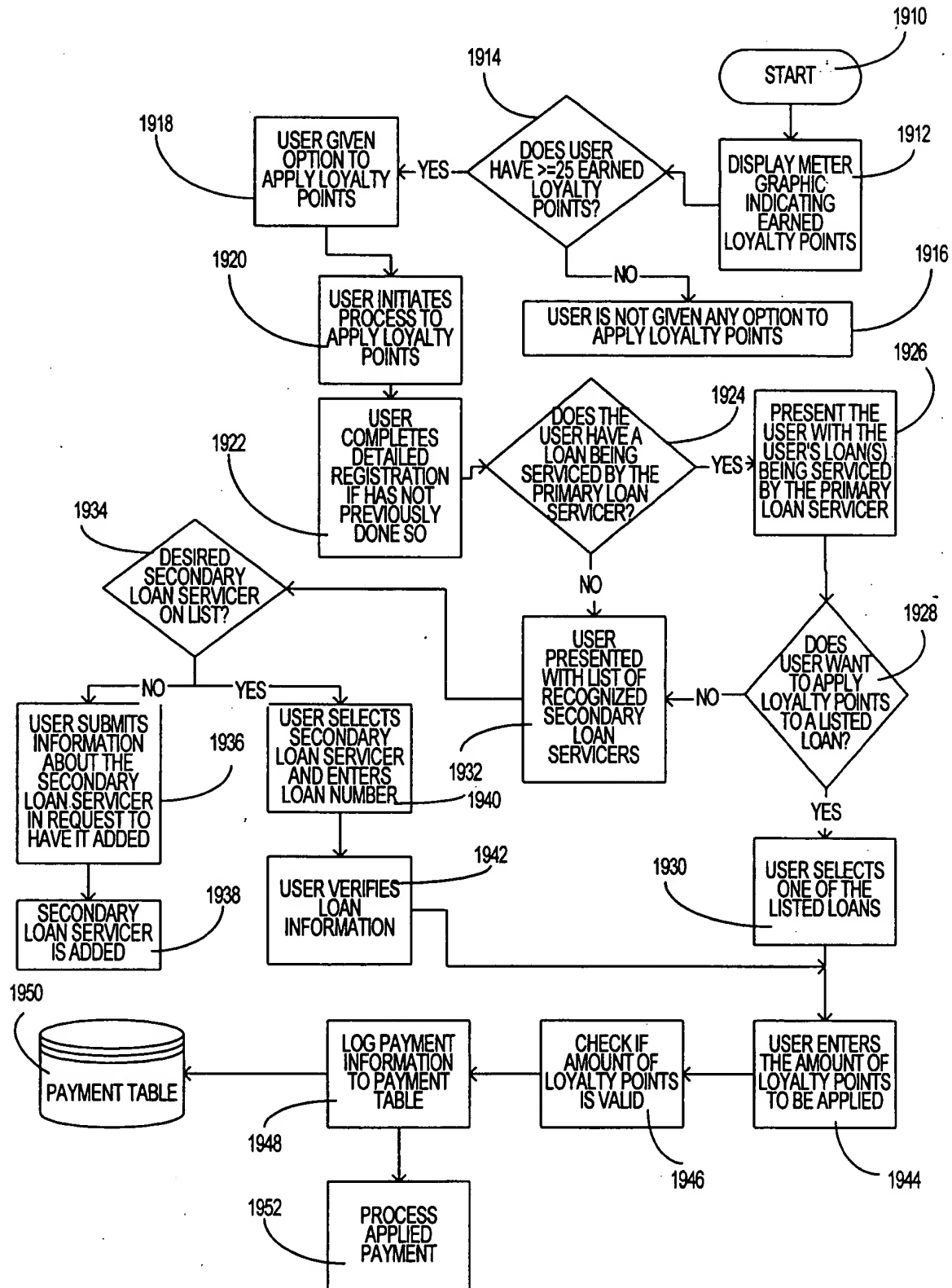


FIG. 19

20/51

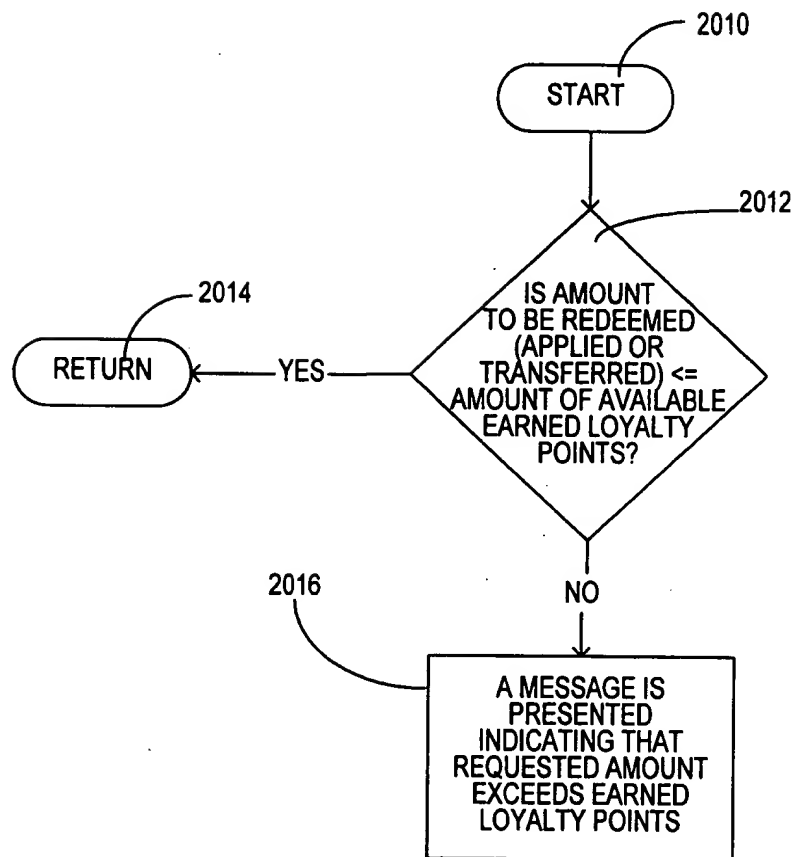


FIG. 20

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.

Application No. 09/677,401

Attorney Docket No. 5125.02

21/51

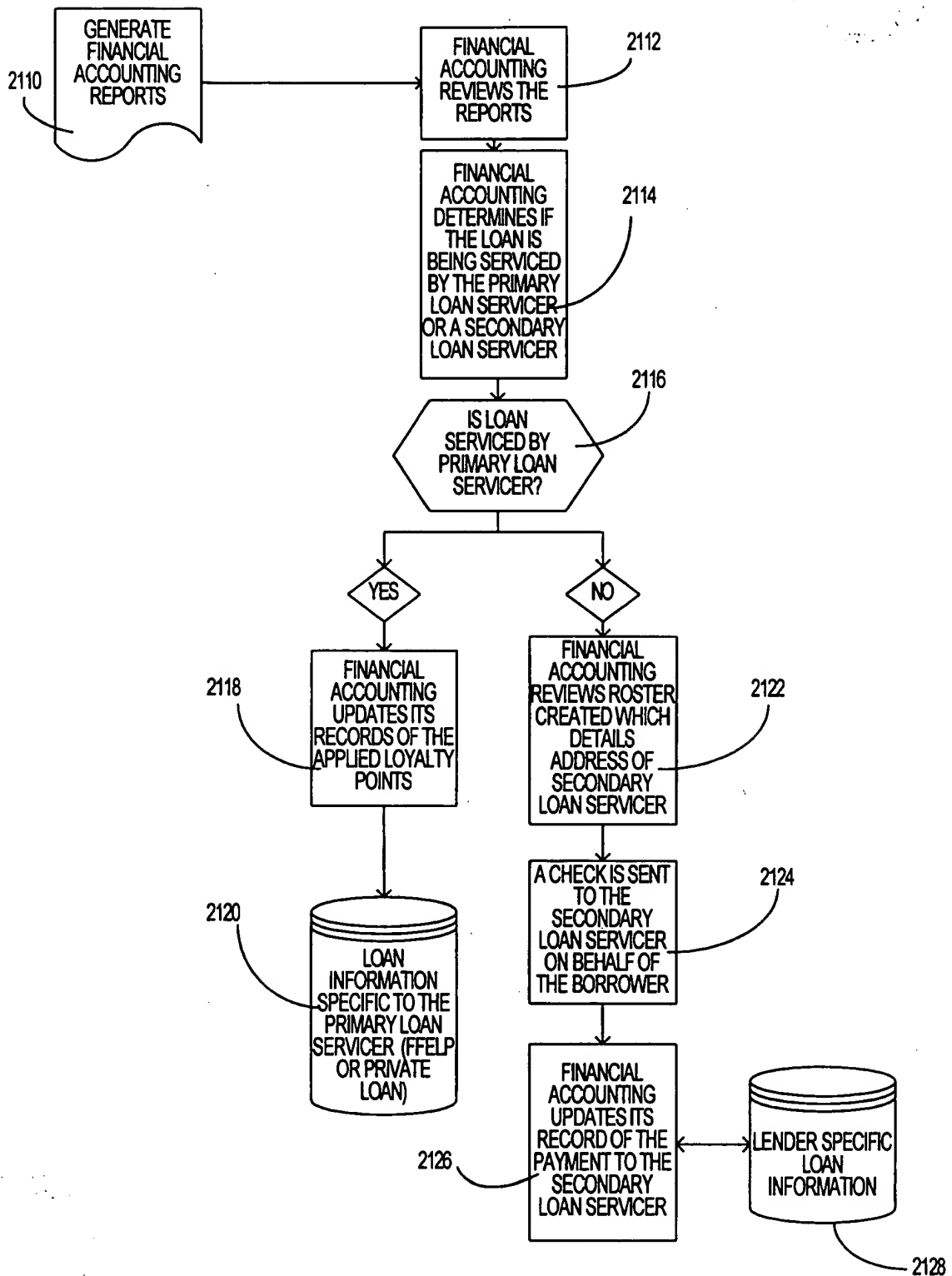


FIG. 21

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.

Application No. 09/677,401

Attorney Docket No. 5125.02

22/51

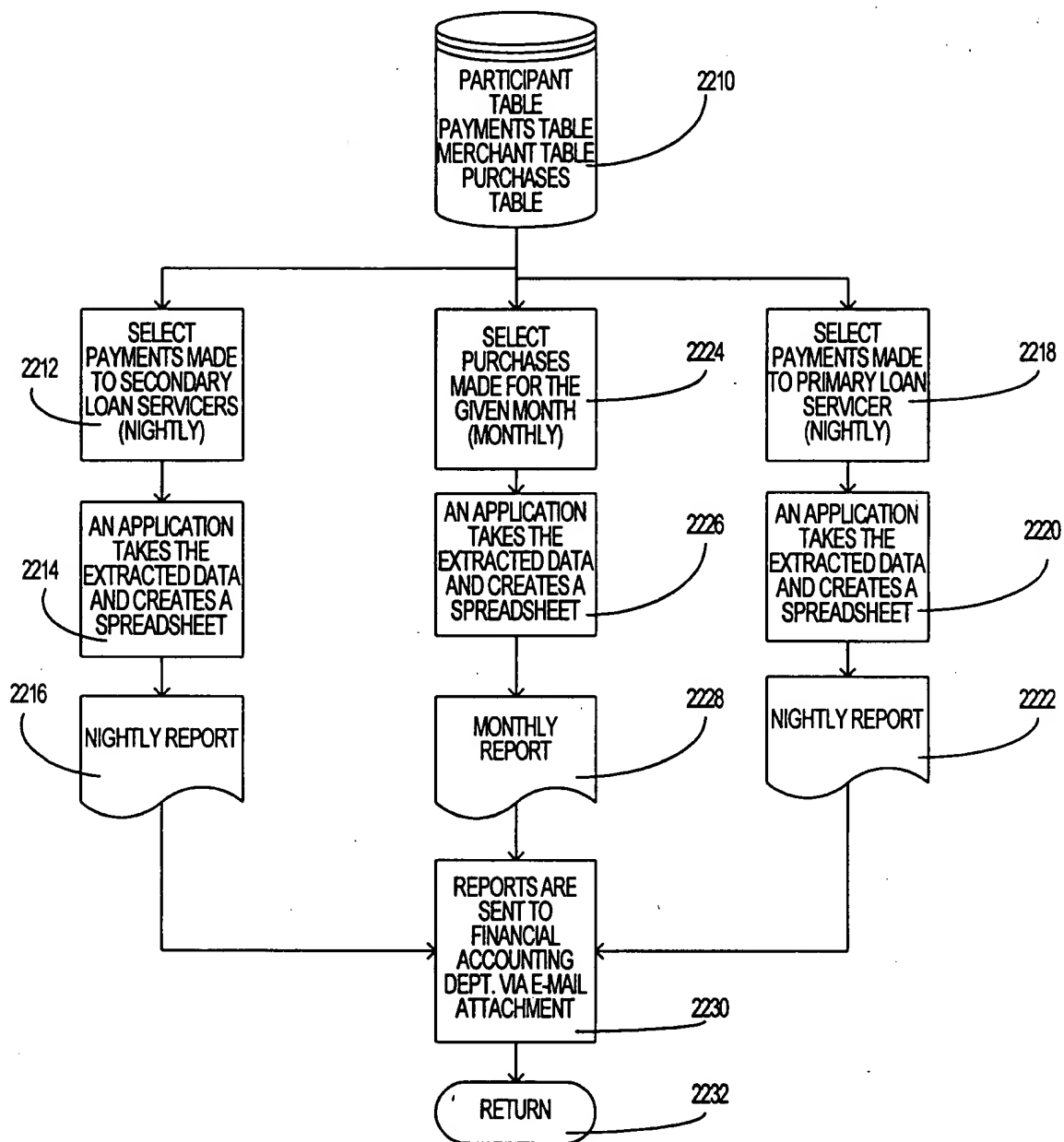


FIG. 22

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.

Application No. 09/677,401

Attorney Docket No. 5125.02

23/51

**Nightly Loyalty Points Servicer Transfer Report**  
January 11, 2000

<u>Trans. Date</u>	<u>Parti-ID</u>	<u>SSN</u>	<u>Last Name</u>	<u>First Name</u>	<u>Servicer</u>	<u>Address</u>	<u>City</u>	<u>St.</u>	<u>Zip</u>	<u>Amount</u>
11/21/2000	89	123-99-2222	Cooper	Gus	Sallie Mae	11600 Sallie Mae Dr.	Reston	VA	20193	(\$30.00)
11/21/2000	1234	777-55-8888	Crandell	Bob	Herget Nat. Bnk.	123 S. Fourth St.	Pekin	IL	61610	(\$15.00)

FIG.23

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.

Application No. 09/677,401

Attorney Docket No. 5125.02

24/51

Monthly Loyalty Points Earned Report  
December 1999

<u>Trans. Date</u>	<u>Parti-ID</u>	<u>Merchant ID</u>	<u>Purch. Amount</u>	<u>Borr. Comm.</u>	<u>Unipac Rev.</u>	<u>Total Comm.</u>
11/01/1999	1425	Borders.com	\$45.00	\$2.25	\$0.90	\$3.15
11/02/1999	121	Toysrus.com	\$30.00	\$1.50	\$0.25	\$1.75
11/03/1999	6	BigWords.com	\$100.00	\$5.00	\$3.00	\$8.00
		<b>Grand Total</b>	<b>\$175.00</b>	<b>\$8.75</b>	<b>\$4.15</b>	<b>\$12.90</b>

FIG.25

Nightly Loyalty Points Payments Report  
January 12, 2000

<u>Trans Date</u>	<u>Parti-ID</u>	<u>SSN</u>	<u>Ln. #</u>	<u>Last Name</u>	<u>First Name</u>	<u>Office</u>	<u>Submitted Amount</u>	<u>Additional 20%</u>	<u>Total Pmt. Amount</u>
01/11/2000	89	123-45-2545	2	Doe	John	Denver	(\$30.00)	(\$6.00)	(\$36.00)
01/11/2000	23	235-65-9786	1	Jordan	Matthew	Denver	(\$75.00)	(\$15.00)	(\$90.00)
							<b>Sub-Total</b>		<b>(\$126.00)</b>
01/11/2000	242	476-87-9999	3	Cooper	Gus	Lincoln	(\$15.00)	(\$3.00)	(\$18.00)
							<b>Sub-Total</b>		<b>(\$18.00)</b>
01/11/2000	353	555-44-3333	Pvt.	Davis	Kris	St. Paul	(\$30.00)	(\$6.00)	(\$36.00)
							<b>Sub-Total</b>		<b>(\$36.00)</b>
							<b>Grand Total</b>		<b>(\$180.00)</b>

FIG.24



25/51

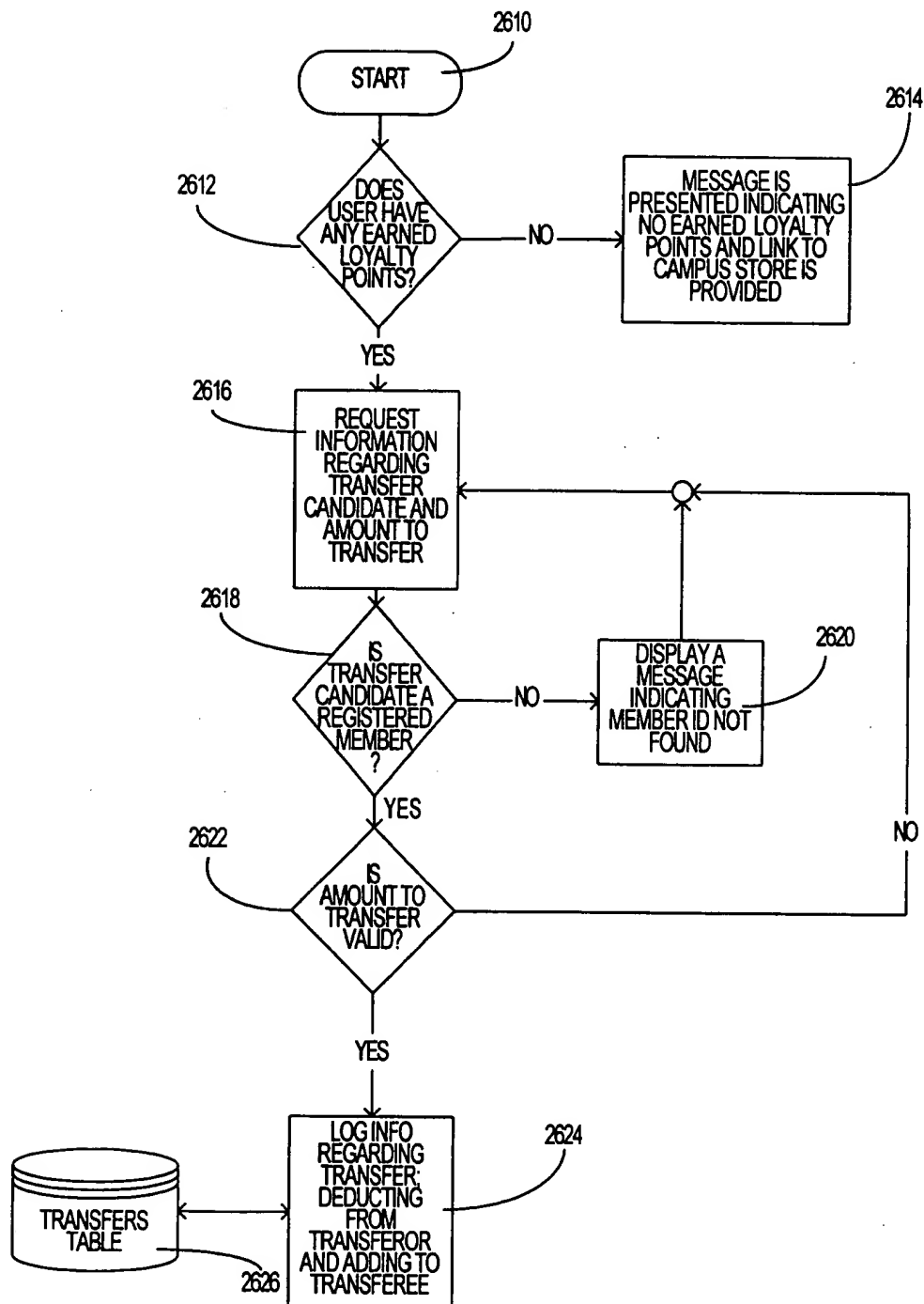


FIG. 26

**26/51**

**FIG. 27**

**@theU**

ADMISSIONS  
• Test Prep  
• College Search  
ATM  
• Apply UniBucks  
• UniBuck Account  
Campus Store  
• On-Line Shopping  
• Textbooks  
Career Center  
• Career Resources  
Event Center  
• Download Music  
• Concert Information  
• Movie Reviews  
Financial Aid Office  
• Types of FA  
• FA Process  
• FA Calendar  
• Scholarships  
• Calculators  
• On-Line Applications:  
Federal Loans  
Private Loans  
• Borrower Responsibilities  
Newspaper  
• Campus News

About @theU  
Contact Us  
FAQ  
Sign Up

## Member Registration Form

Thank you for your interest in @theU. This free member service is available to anyone interested! Please complete the registration form below and click the Continue button to begin using this exciting UNIPAC service

Year in School  Other-Parent, Friend, etc.

Email

Your E-Mail Address will be used in the UniBucks program and to send your forgotten password.

Username

Your Username will be used to uniquely identify you on @theU.

Password

Password (again)

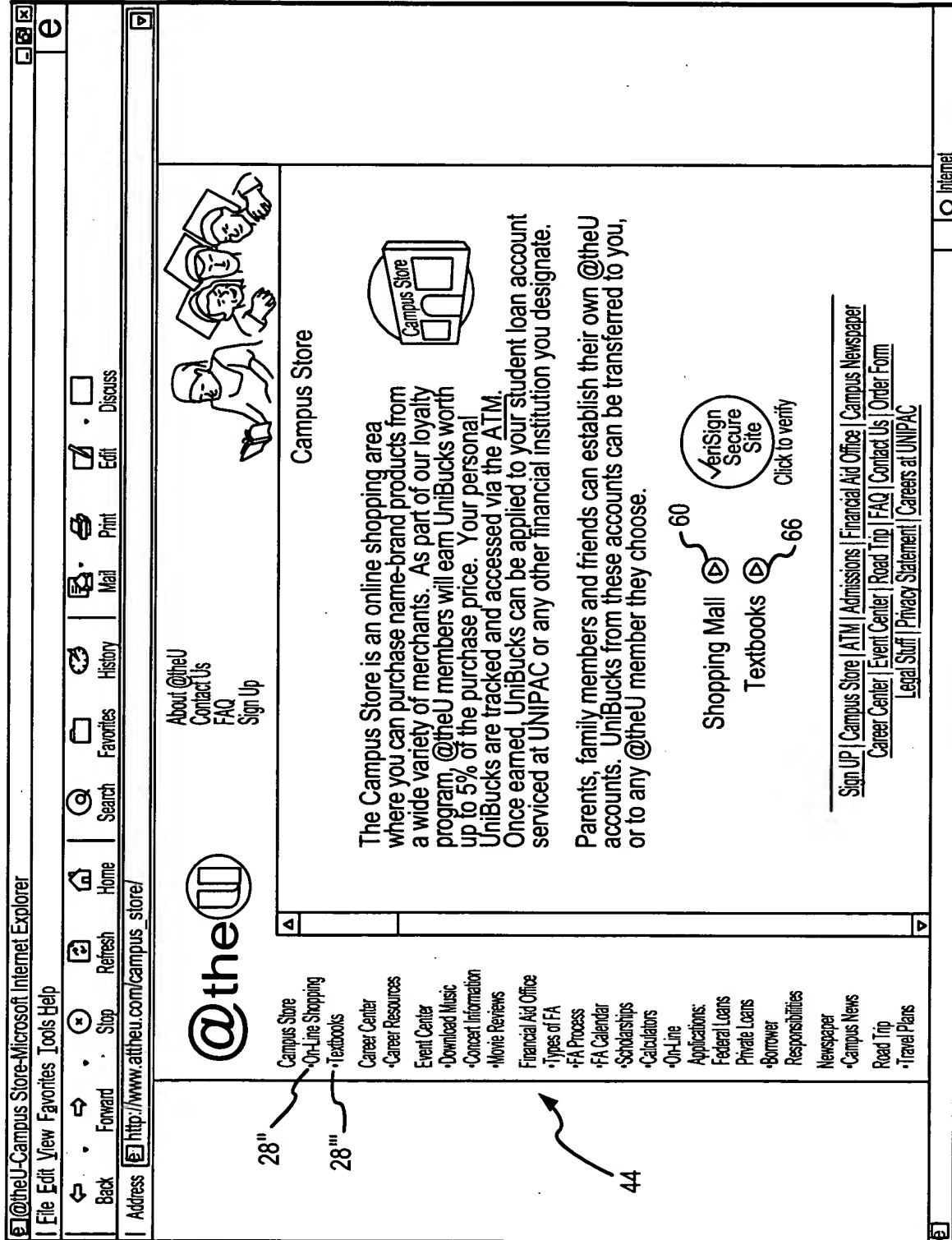
☒ VeriSign Secure Site

Click to verify

Sign UP | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper  
Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form  
[Legal Stuff](#) | [Privacy Statement](#) | [Careers at UNIPAC](#)

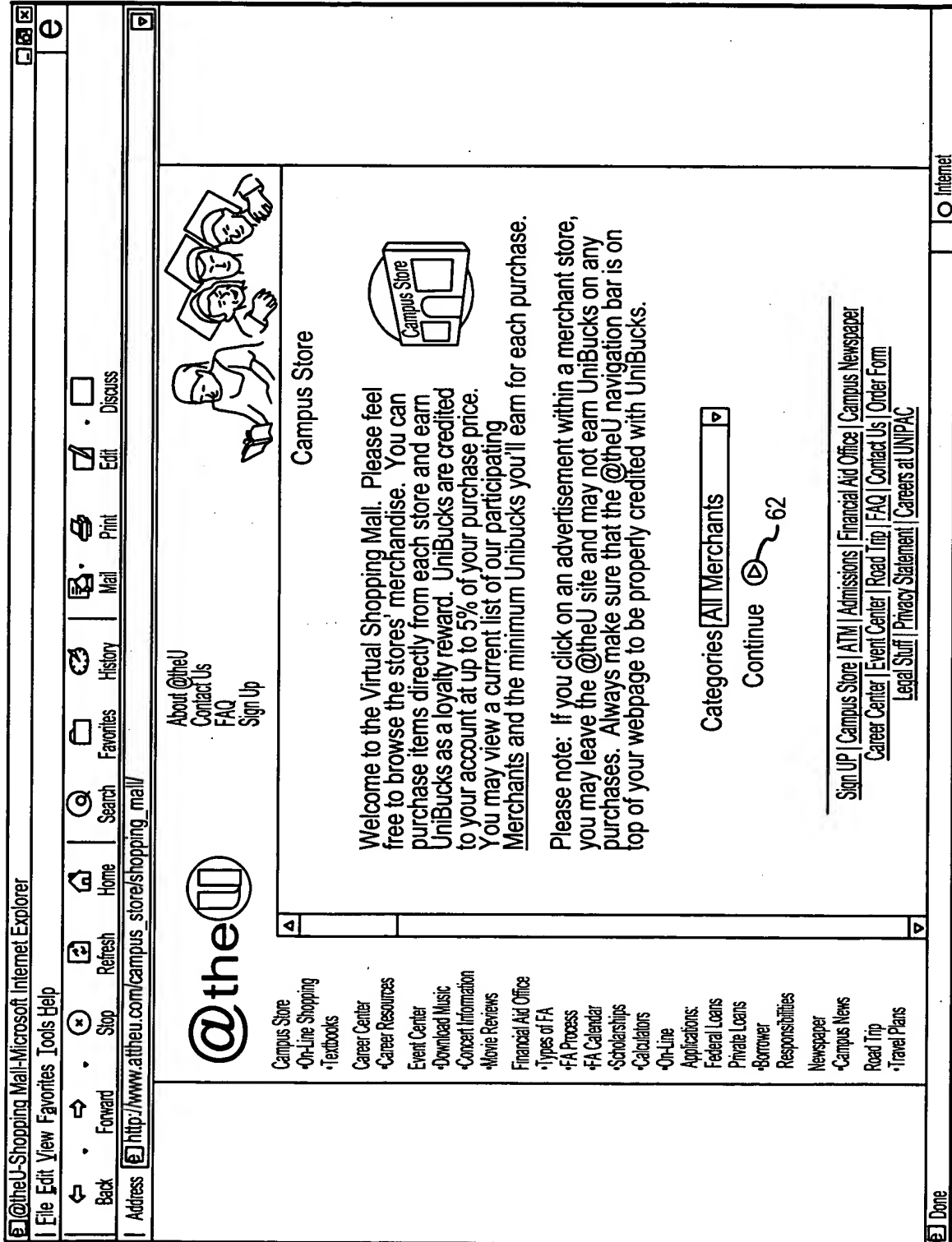
27/51

FIG. 28



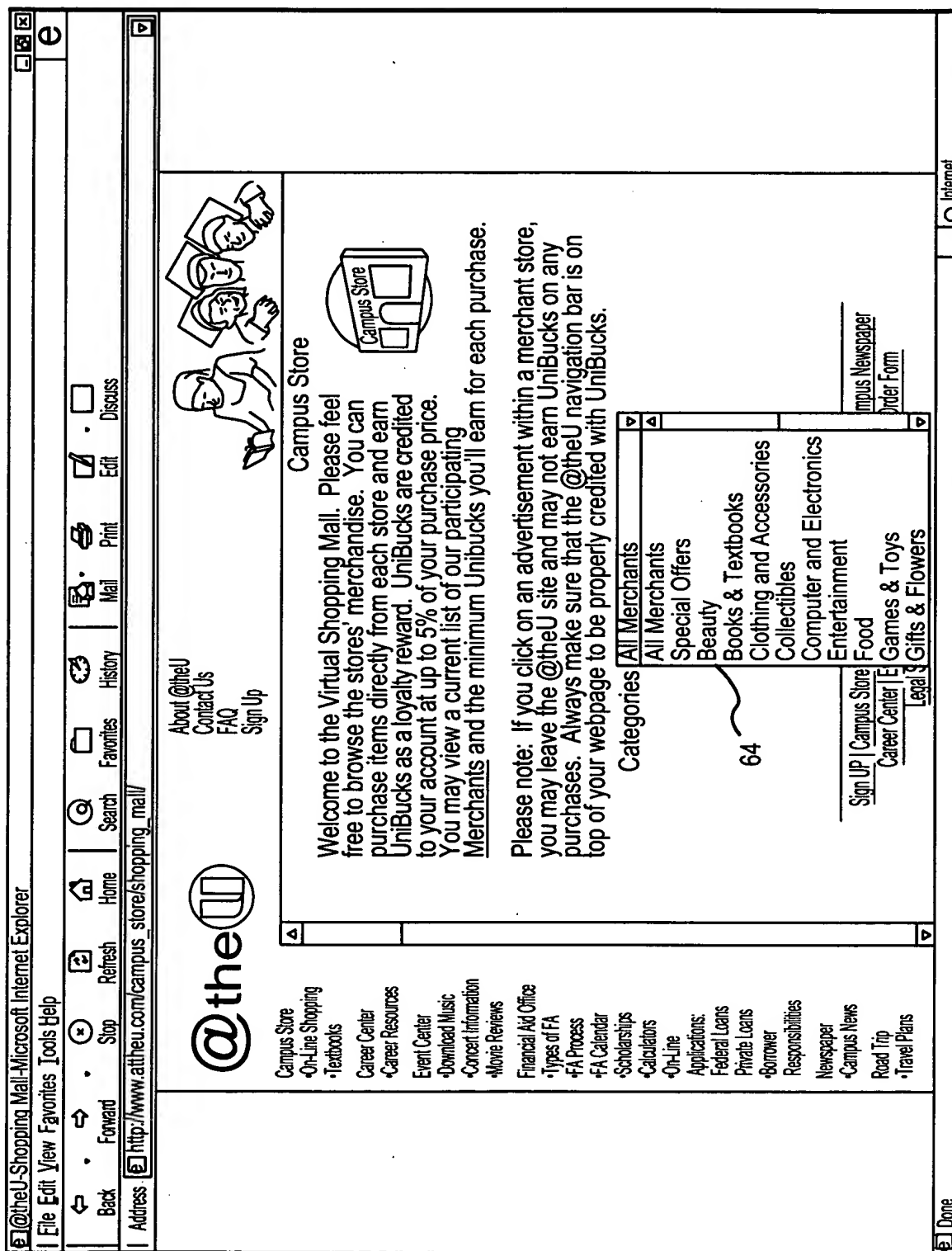
28/51

FIG. 29



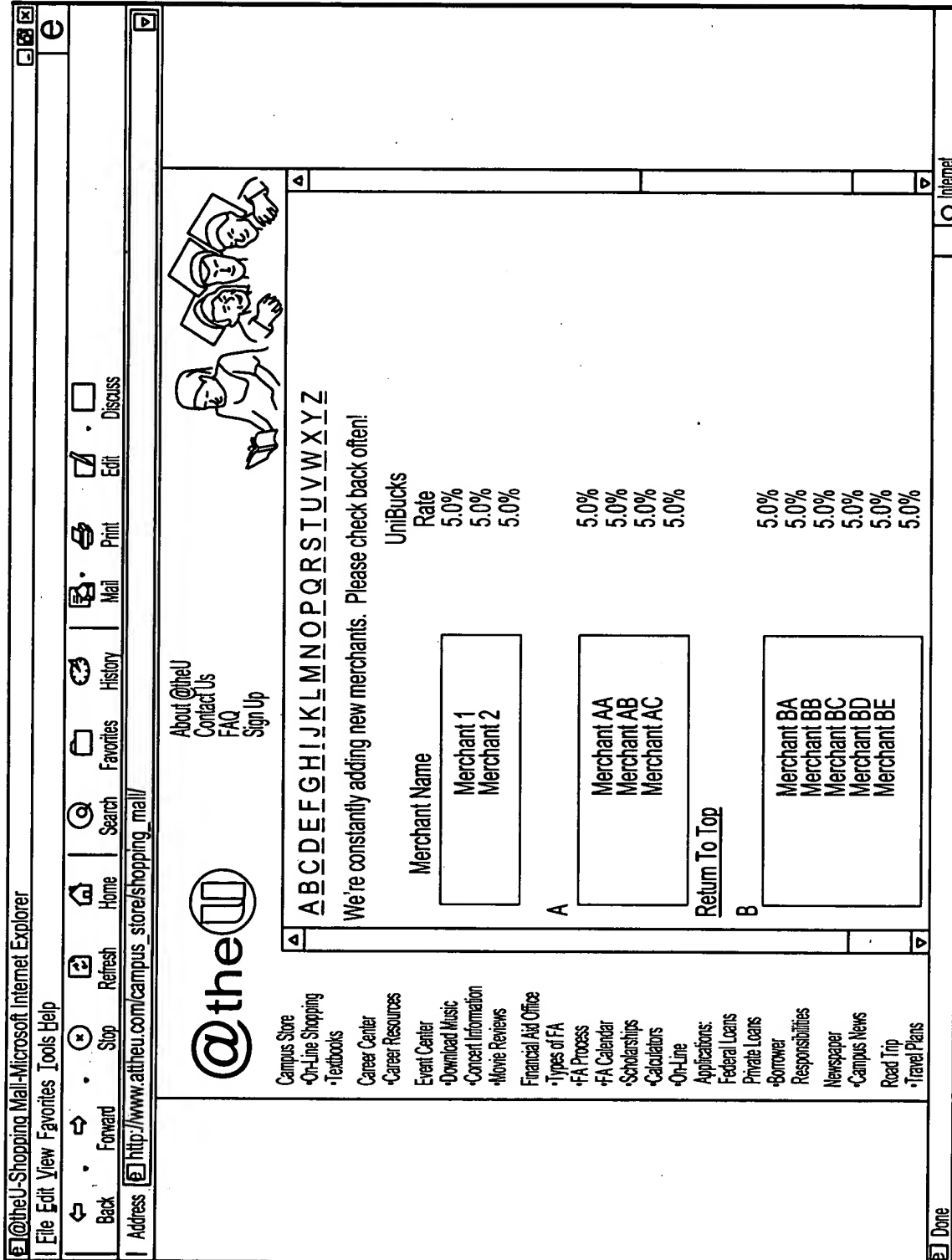
29/51

FIG.30



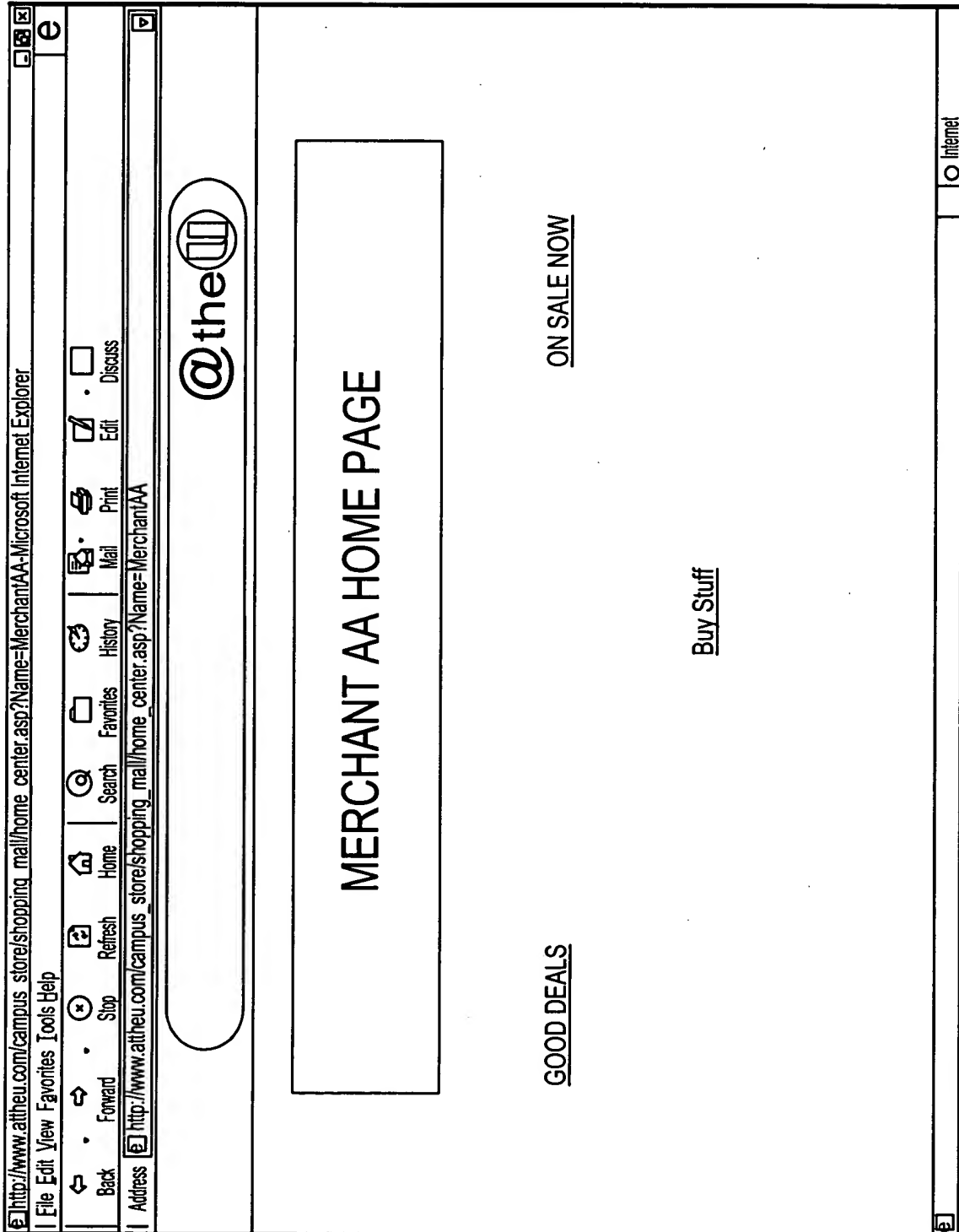
30/51

FIG.31



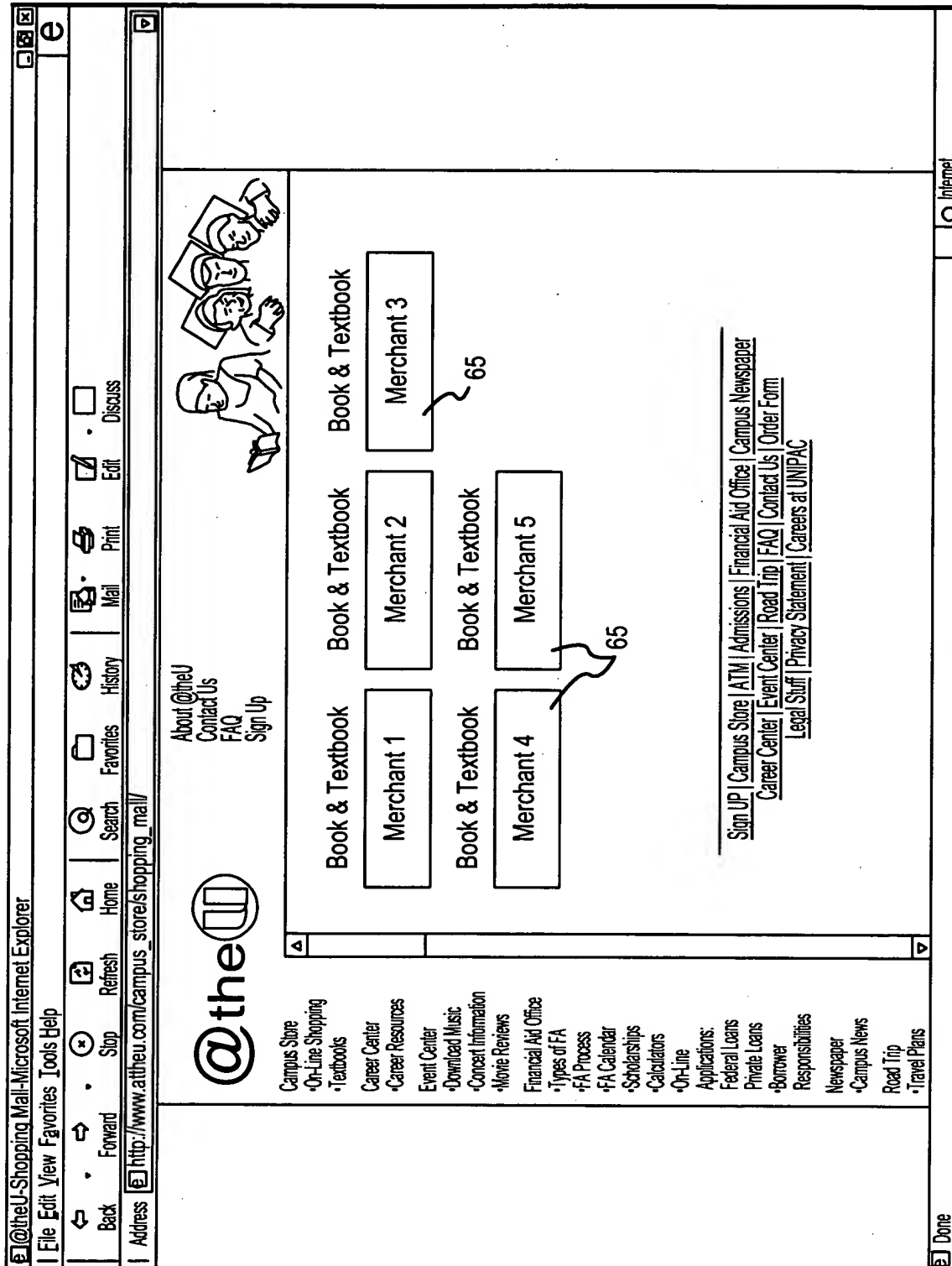
31/51

FIG.32



32/51

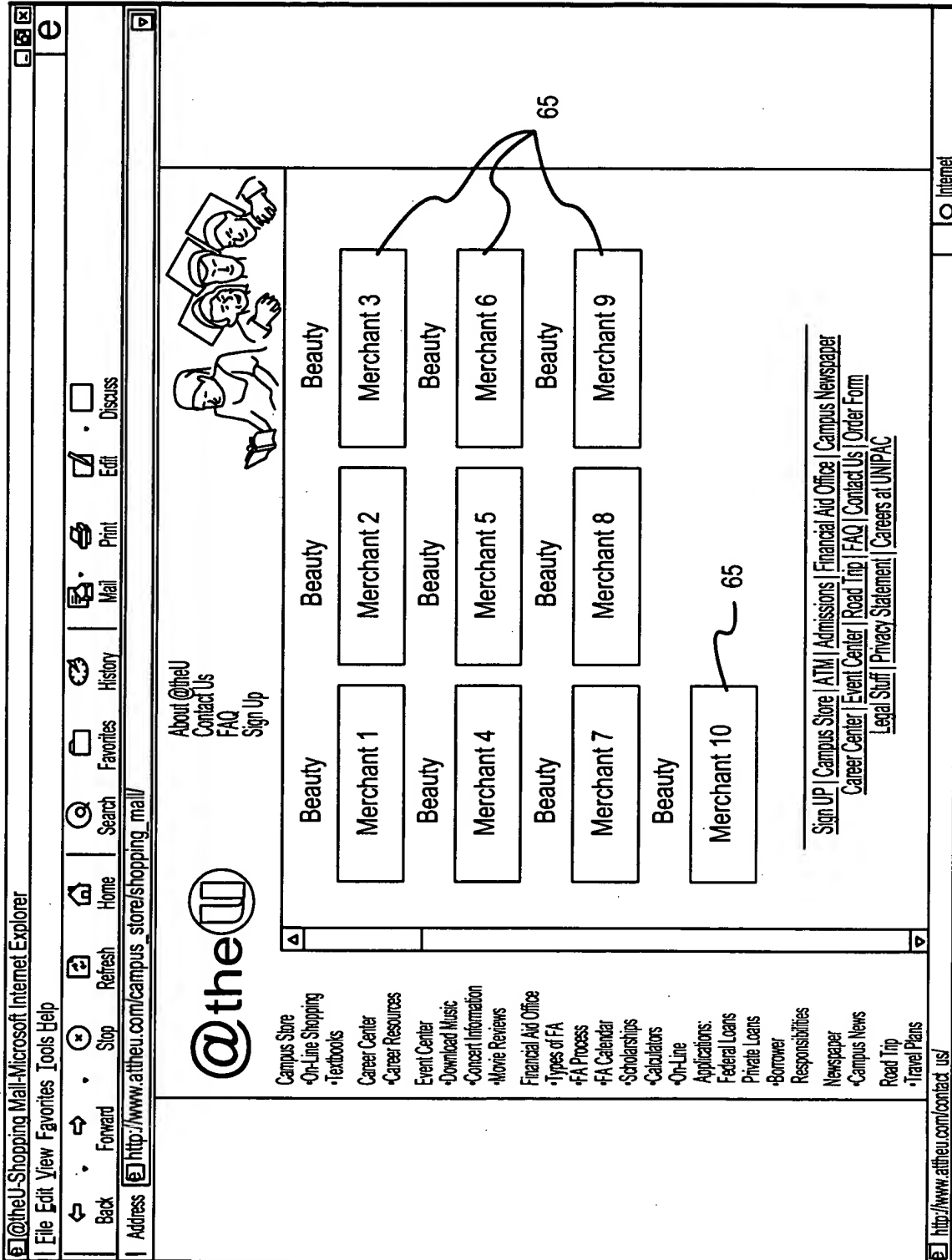
FIG. 33





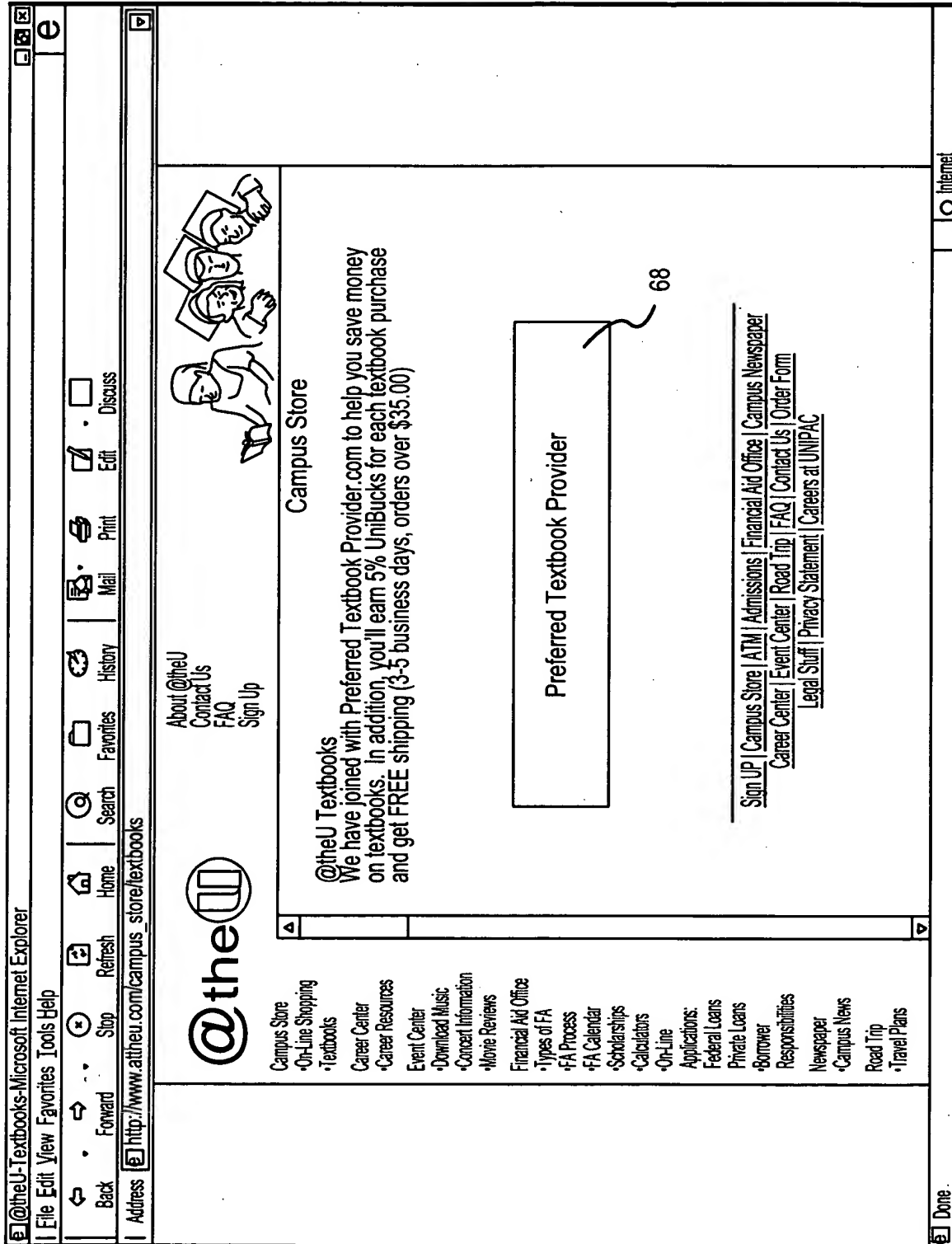
33/51

FIG. 34



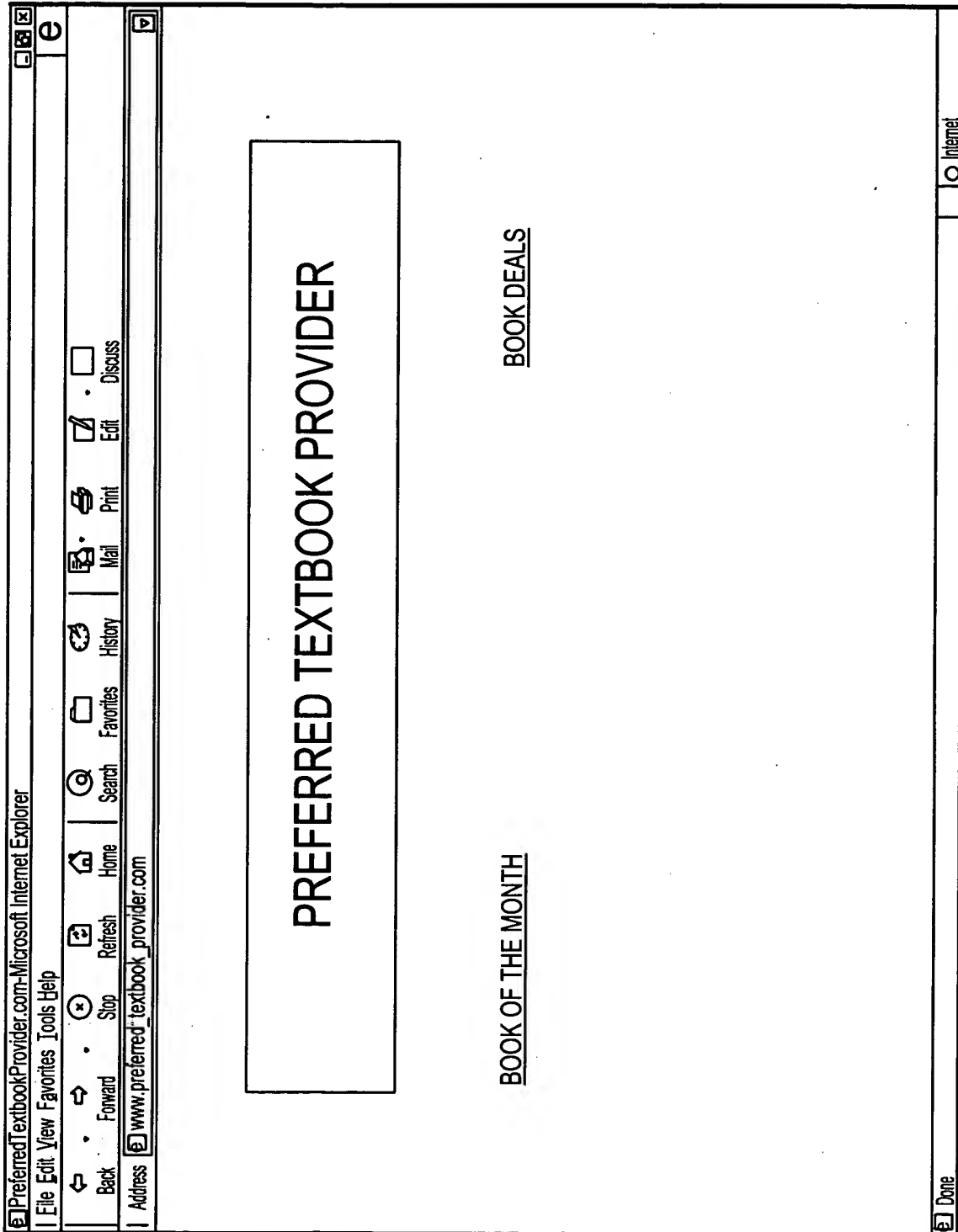
34/51

FIG.35



35/51

FIG.36



36/51

FIG. 37

Welcome to @theU-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address <http://www.atheu.com/>

ATM

•Apply Unibucks

•Unibuck Account

Campus Store

•On-Line Shopping

•Textbooks

Career Center

•Career Resources

Event Center

•Download Music

•Concert Information

•Movie Reviews

Financial Aid Office

•Types of FA

•FA Process

•FA Calendar

•Scholarships

•Calculators

•On-Line Applications:

Federal Loans

Private Loans

•Borrower Responsibilities

Newspaper

•Campus News

Road Trip


•Travel Plans

About @theU


Contact Us

FAQ

Sign Up



Member Login




@theU Membership Required

This area of the web site is provided for current members of @theU. Please enter your username and password, then click on Continue. If you are not currently a member of @theU, why not [register now?](#)

Username:

Password:

Continue 

VeriSign Secure Site

Click to verify

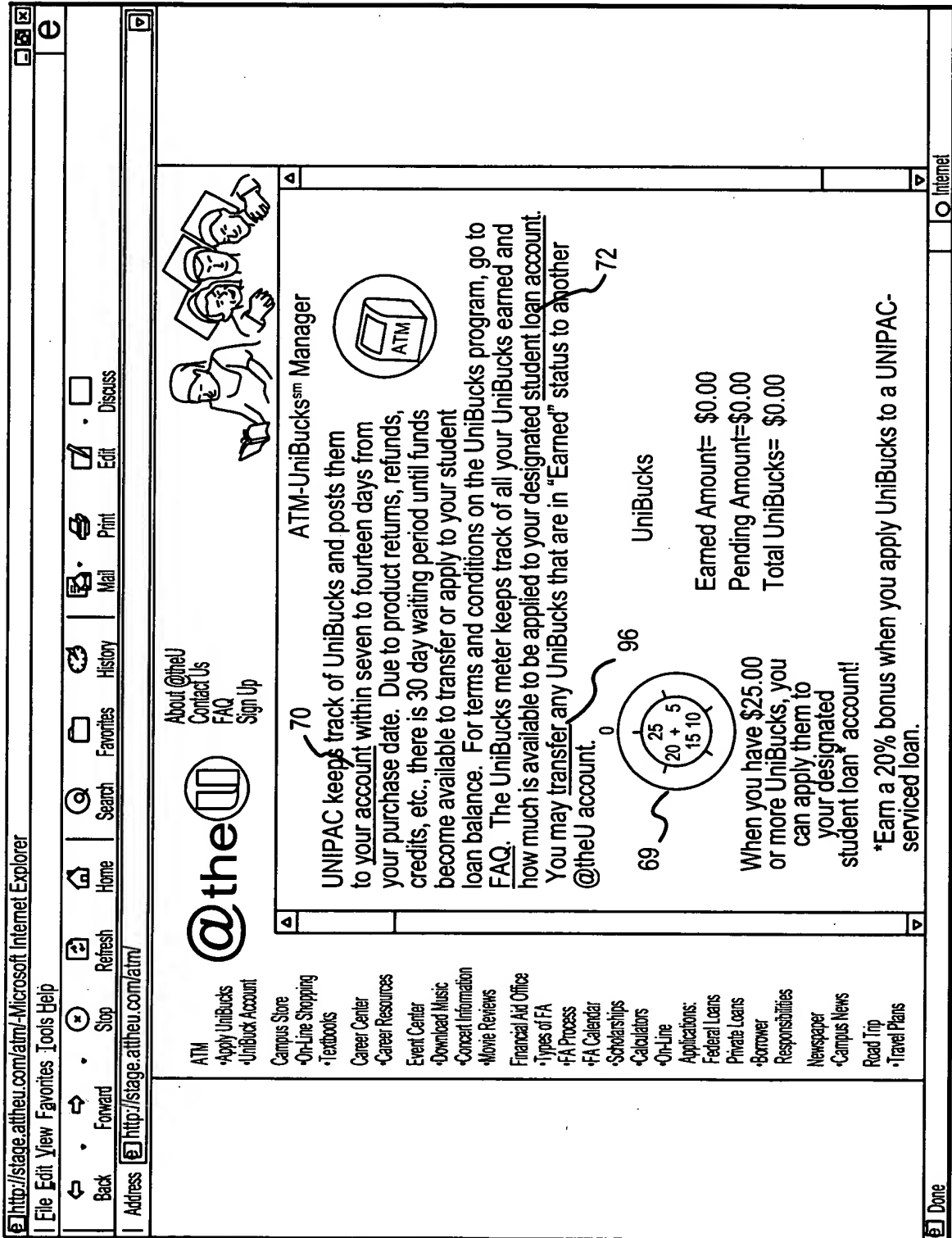
[Sign Up](#) | [Campus Store](#) | [ATM](#) | [Admissions](#) | [Financial Aid Office](#) | [Campus Newspaper](#) | [Career Center](#) | [Event Center](#) | [Road Trip](#) | [FAQ](#) | [Contact Us](#) | [Order Form](#) | [Legal Stuff](#) | [Privacy Statement](#) | [Careers at UNIPAC](#)

Done

Internet

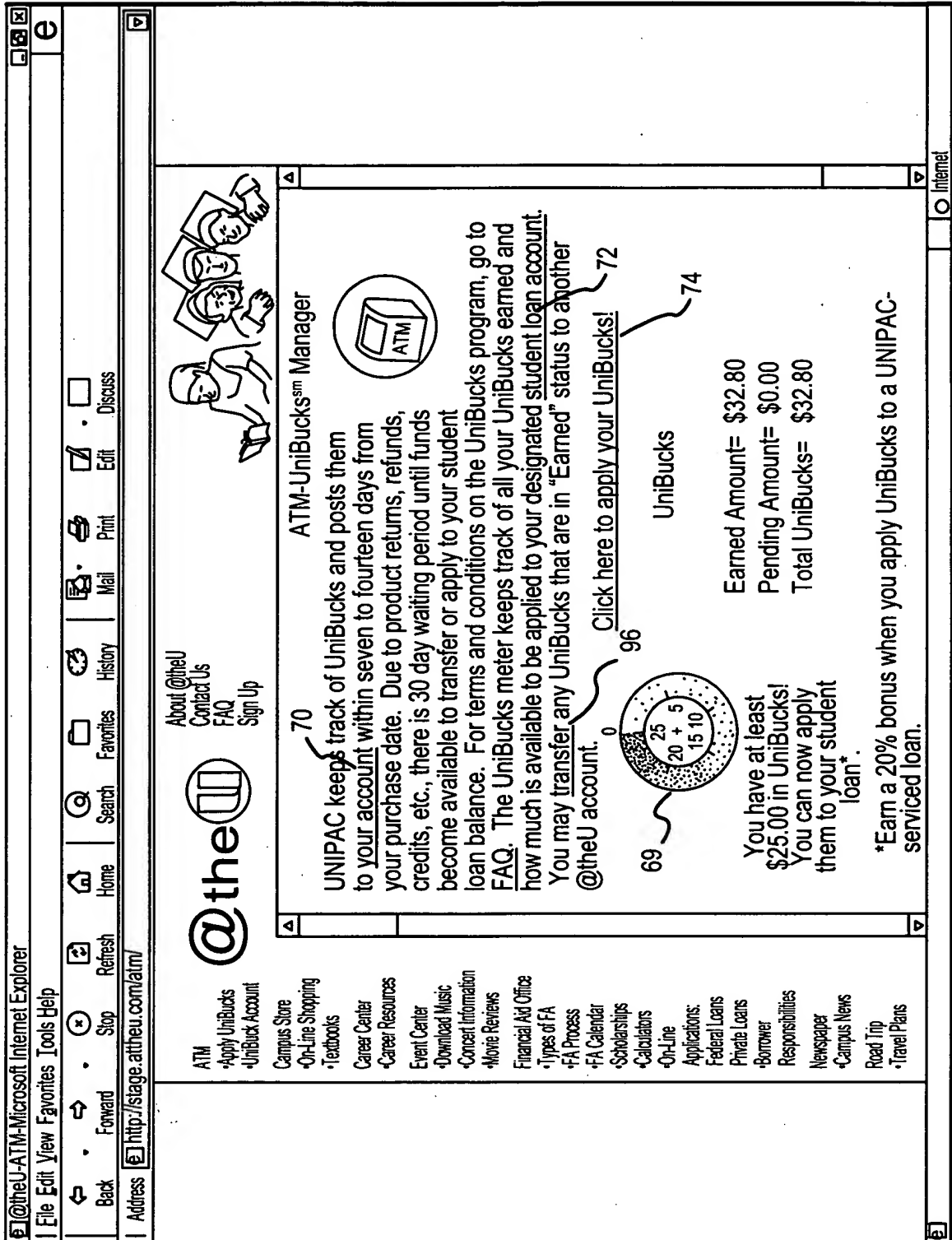
37/51

FIG.38



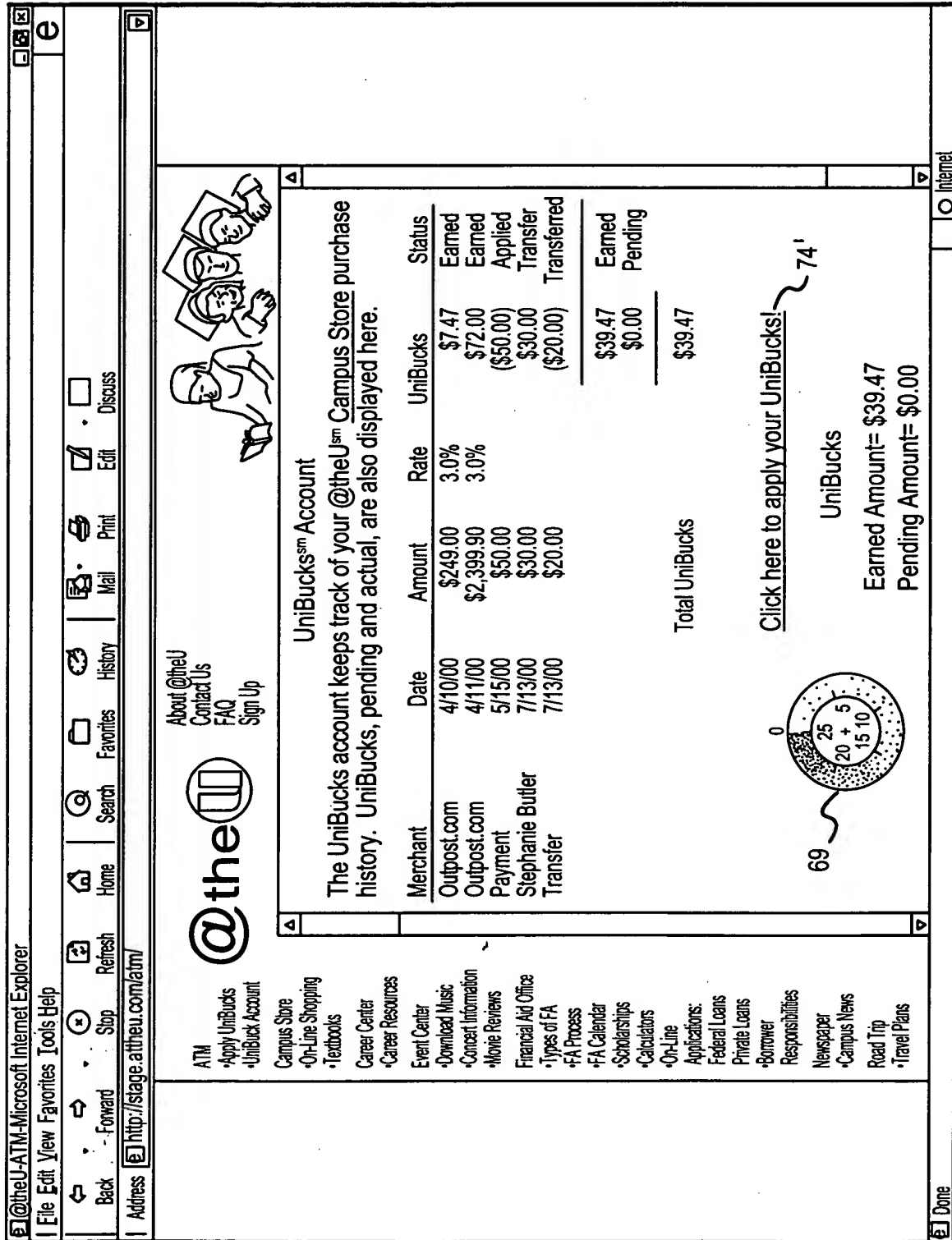
38/51

FIG. 39



39/51

FIG. 40



**@theU**

About @theU  
Contact Us  
FAQ  
Sign Up

### Member Registration Form

You've earned UniBucks and now it's time to apply them to reduce your student loan obligation! UniBucks can be applied to your student loan account serviced at UNIPAC or any other financial institution you designate. To apply your UniBucks, please complete the information requested below. All information is required to process your request.

First Name	<input type="text"/>
Middle Initial	<input type="text"/>
Last Name	<input type="text"/>
Social Security Number	<input type="text"/> (i.e. xxx-xx-xxxx)
Your SSN will be used to access your loan information.	
Birth Date	<input type="text"/> (i.e. mm/dd/yyyy)
Address	<input type="text"/>
Address 2	<input type="text"/>
City	<input type="text"/>
State/Prov.	<input type="text"/> Alabama
Country	<input type="text"/> USA
Zip/Postal Code	<input type="text"/>



41/51

FIG. 41B

Internet Explorer window showing the @theU website. The address bar displays <http://www.atheu.com/atm/>.

**Navigation Bar:** File Edit View Favorites Tools Help

**Address Bar:** <http://www.atheu.com/atm/>

**Left Sidebar:**

- ATM
- Apply UniBucks
- UniBuck Account
- Campus Store
- On-Line Shopping
- Textbooks
- Career Center
- Career Resources
- Event Center
- Download Music
- Concert Information
- Movie Reviews
- Financial Aid Office
- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line Applications:
- Federal Loans
- Private Loans
- Borrower Responsibilities
- Newspaper
- Campus News
- Road Trip

**Main Content Area:**

**@theU**

About @theU  
Contact Us  
FAQ  
Sign Up

**Registration Form:**

Birth Date  (i.e. mm/dd/yyyy)

Address

Address 2

City

State/Prov.  Alabama

Country  USA

Zip/Postal Code

Phone  (i.e. xxx-xxx-xxxx)

Year in School  Other-Parent, Friend, etc.

Email

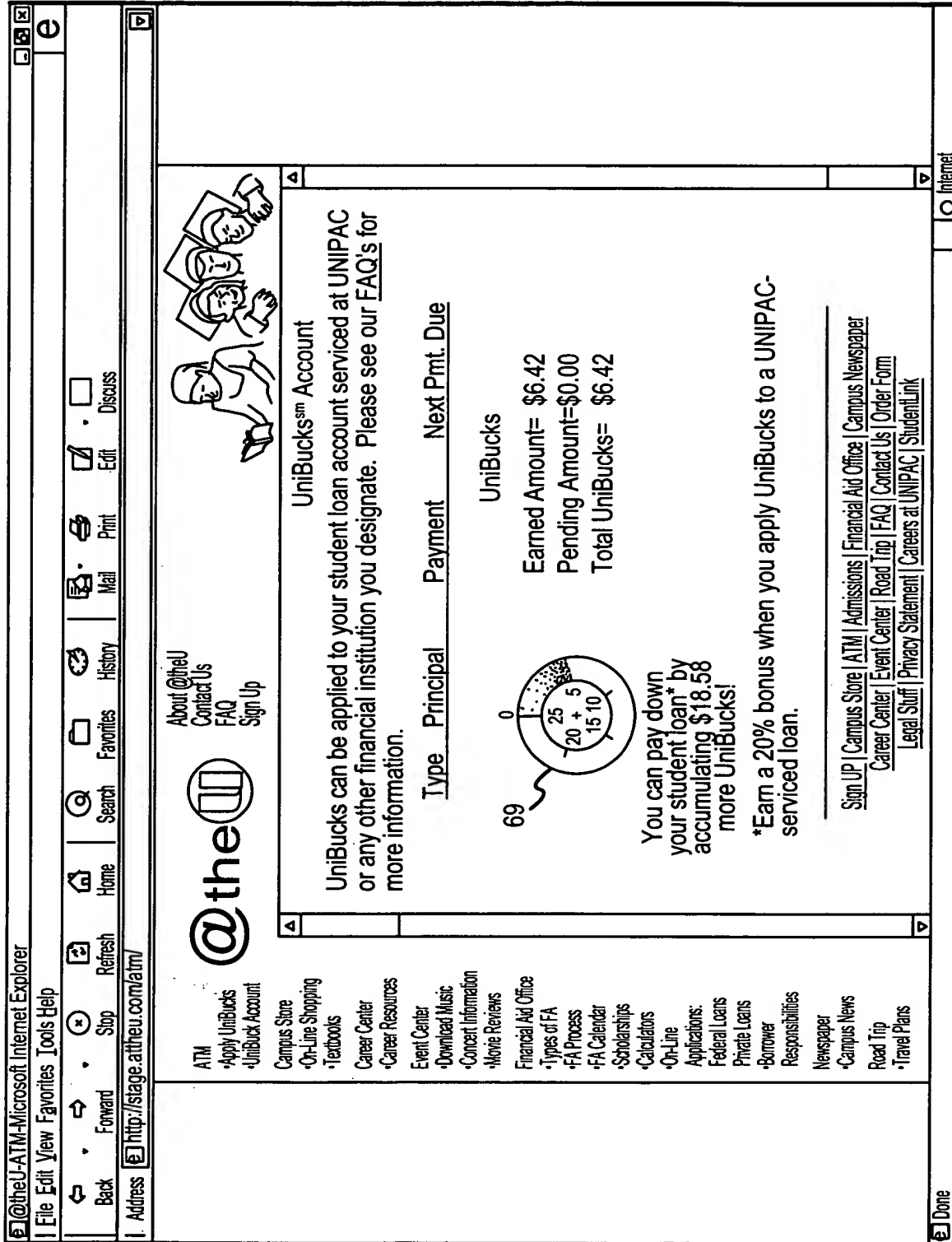
Continue

**Footer:**

Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper  
Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form  
Disclaimer | Privacy Statement | Careers at UNIPAC

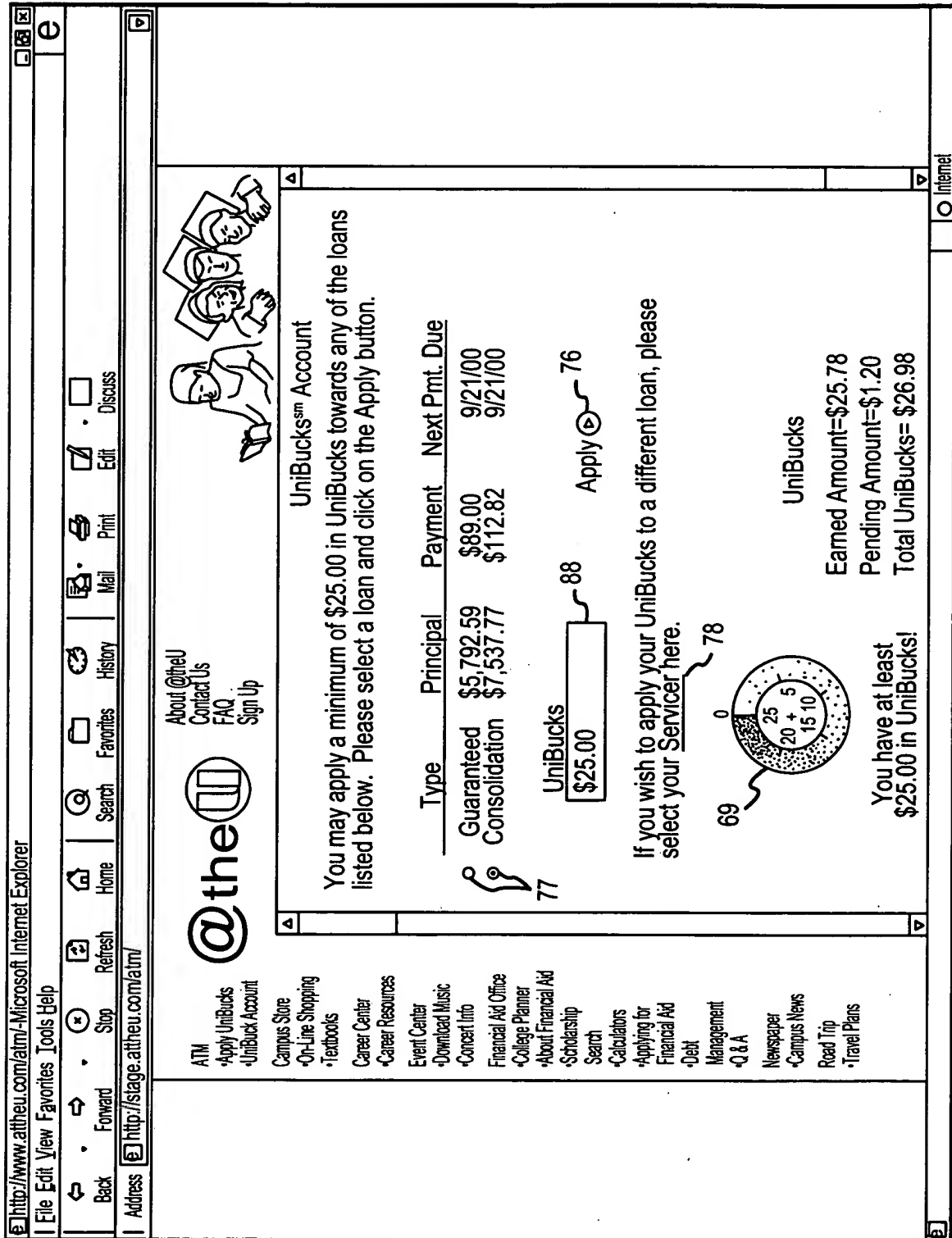
42/51

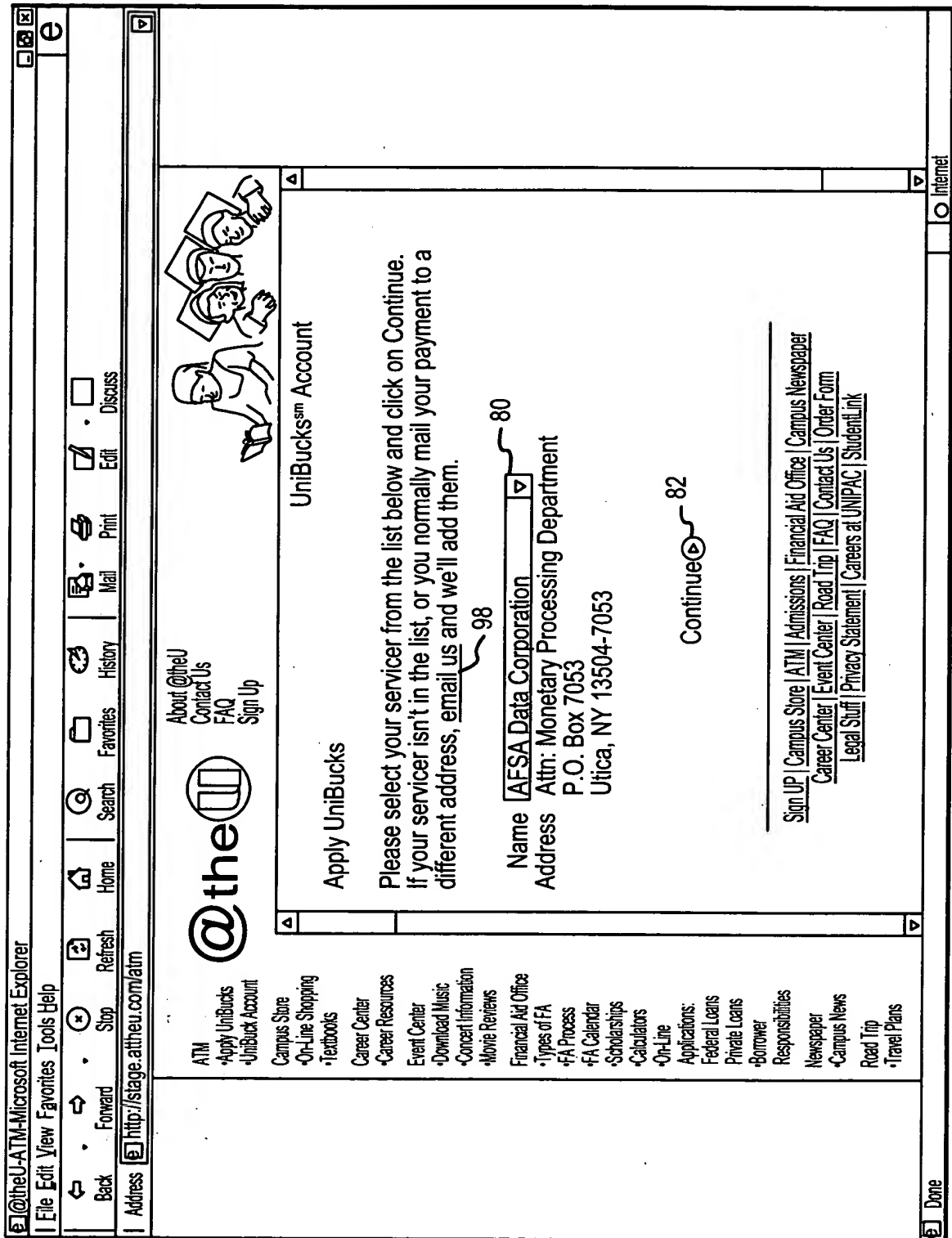
FIG. 42



43/51

FIG. 43





45/51

FIG.45

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://stage.attheu.com/latm/

ATM

•Apply UniBucks

•UniBuck Account

Campus Store

•On-Line Shopping

•Textbooks

Career Center

•Career Resources

Event Center

•Download Music

•Concert Information

•Movie Reviews

Financial Aid Office

•Types of FA

•FA Process

•FA Calendar

•Scholarships

•Calculators

•On-Line

Applications:

Federal Loans

Private Loans

•Borrower

Responsibilities

Newspaper

•Campus News

Road Trip

•Travel Plans

theU

About @theU

Contact Us

FAQ

Sign Up

UniBucks<sup>sm</sup> Account

Apply UniBucks

Please enter your account number or routing information (e.g. SSN) in the box below and click on Continue.

Account

Continue

Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper

Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form

Legal Stuff | Privacy Statement | Careers at UNIPAC | StudentLink

Done

46/51

FIG. 46

http://stage.atheu.com/atm/-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://stage.atheu.com/atm/

ATM

- Apply UniBucks
- UniBuck Account

Campus Store

- On-Line Shopping
- Textbooks

Career Center

- Career Resources

Event Center

- Download Music
- Concert Information
- Movie Reviews

Financial Aid Office

- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line Applications
- Federal Loans
- Private Loans
- Borrower Responsibilities
- Newspaper
- Campus News
- Road Trip
- Travel Plans

**@theU**

About @theU  
Contact Us  
FAQ  
Sign Up

UniBucks<sup>sm</sup> Account

Apply UniBucks

Please verify the Address and Account information below. If it's correct, enter the amount of UniBucks to apply to your loan and click on Apply.

Address: AFSA Data Corporation  
Attn: Monetary Processing Department  
P.O. Box 7053  
Utica, NY 13504-7053

Account: 5555555555

UniBucks  
\$25.00

88' Apply 76'

Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper  
Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form  
Legal Stuff | Privacy Statement | Careers at UNIPAC | StudentLink

Internet

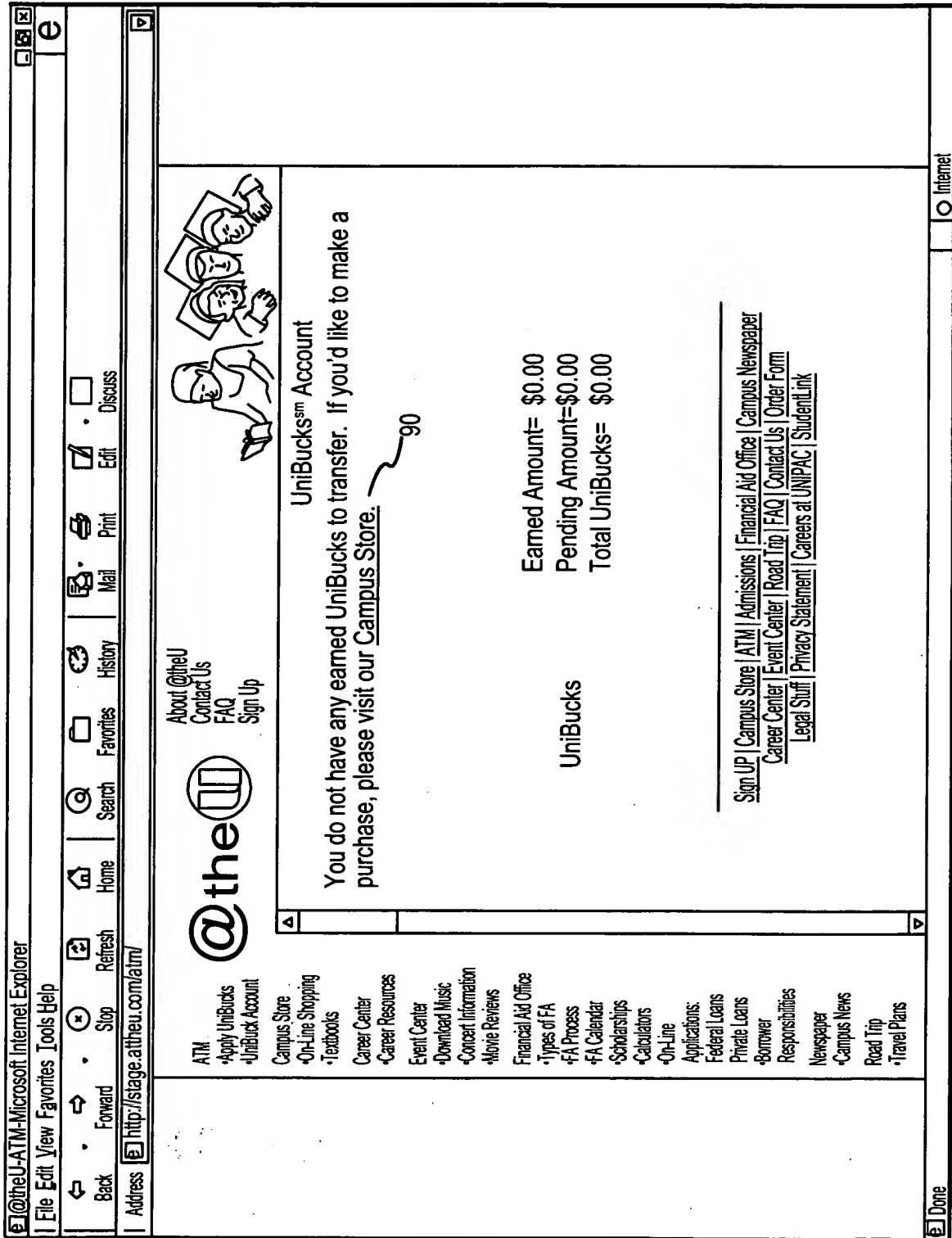
47/51

FIG. 47



48/51

FIG. 48





49/51

**FIG. 49**

**@theU**

About @theU  
Contact Us  
FAQ  
Sign Up

### UniBucks<sup>sm</sup> Account

Please enter the @theU User Name of the person to transfer UniBucks to and the number of UniBucks to transfer. When you're ready, click on the Apply button.

User Name:

UniBucks:

Apply

Earned Amount= \$6.42  
Pending Amount=\$0.00  
Total UniBucks= \$6.42

---

[Sign Up](#) | 
 [Campus Store](#) | 
 [ATM](#) | 
 [Admissions](#) | 
 [Financial Aid Office](#) | 
 [Campus Newspaper](#) | 
 [Career Center](#) | 
 [Event Calendar](#) | 
 [Road Trip](#) | 
 [FAQ](#) | 
 [Contact Us](#) | 
 [Order Form](#) | 
 [Legal Stuff](#) | 
 [Privacy Statement](#) | 
 [Careers at UNIPAC](#)

- ATM
- \*Apply UniBucks
- \*UniBuck Account
- Campus Store
- \*On-Line Shopping
- \*Textbooks
- Career Center
- \*Career Resources
- Event Center
- \*Download Music
- \*Concert Information
- \*Movie Reviews
- Financial Aid Office
- \*Types of FA
- \*FA Process
- \*FA Calendar
- \*Scholarships
- \*Calculators
- \*On-Line Applications:
- Federal Loans
- Private Loans
- \*Borrower Responsibilities
- Newspaper
- \*Campus News
- Road Trip
- \*Travel Plans

50/51


FIG. 50

File Edit View Favorites Tools Help


Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://www.attheu.com/

ATM  
•Apply UniBucks  
•UniBuck Account  
Campus Store  
•On-Line Shopping  
•Textbooks  
Career Center  
•Career Resources  
Event Center  
•Download Music  
•Concert Information  
•Movie Reviews  
Financial Aid Office  
•Types of FA  
•FA Process  
•FA Calendar  
•Scholarships  
•Calculators  
•On-Line  
Applications:  
Federal Loans  
Private Loans  
•Borrower  
Responsibilities  
Newspaper  
•Campus News  
Road Trip  
•Travel Plans



About @theU  
Contact Us  
FAQ  
Sign Up




UniBucks<sup>sm</sup> Account

Please enter the @theU User Name of the person to transfer UniBucks to and the number of UniBucks to transfer. When you're ready, click on the Apply button.

The @theU User Name you've entered does not exist. Please check the spelling and try again.

User Name:

UniBucks:

Apply 

92

94

76"

UniBucks

Earned Amount= \$6.42  
Pending Amount=\$0.00  
Total UniBucks= \$6.42

Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper  
Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form  
Legal Stuff | Privacy Statement | Careers at UNIPAC

Done

**@theU**

ATM  
• Apply UniBucks  
• UniBuck Account  
Campus Store  
• On-Line Shopping  
• Textbooks  
Career Center  
• Career Resources  
Event Center  
• Download Music  
• Concert Information  
• Movie Reviews  
Financial Aid Office  
• Types of FA  
• FA Process  
• FA Calendar  
• Scholarships  
• Calculators  
• On-Line Applications:  
Federal Loans  
Private Loans  
• Borrower Responsibilities  
Newspaper  
• Campus News  
Road Trip  
• Travel Plans

About @theU  
Contact Us  
FAQ  
Sign Up

### UniBucks<sup>sm</sup> Account

Please enter the @theU User Name of the person to transfer UniBucks to and the number of UniBucks to transfer. When you're ready, click on the Apply button.

The number of UniBucks you entered exceeds the maximum number of UniBucks you've earned. Please try a value no greater than \$6.42.

User Name:

UniBucks:

Apply ☒

Earned Amount= \$6.42  
Pending Amount=\$0.00  
Total UniBucks= \$6.42

---

[Sign Up](#) | 
 [Campus Store](#) | 
 [ATM](#) | 
 [Admissions](#) | 
 [Financial Aid Office](#) | 
 [Campus Newspaper](#) | 
 [Career Center](#) | 
 [Event Center](#) | 
 [Road Trip](#) | 
 [FAQ](#) | 
 [Contact Us](#) | 
 [Order Form](#) | 
 [Legal Stuff](#) | 
 [Privacy Statement](#) | 
 [Careers at UNIPAC](#)